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ABSTRACT

Supporting performance objectives 14, 52-55, and 62 of the V-TECS (Vocational-Technical Education Consortium of States) Paying and Receiving Bankteller Catalog, this module includes both a set of student materials and an instructor's manual on handling deposits. (This module is the second in a set of eight on banktelling, [CE 019 471-478].) The student materials include six learning activities, self checks (with answer keys), instructor's checklists, a pre- and posttest, and sample deposit forms. The instructor's manual includes information on using the modules, answers keys to the pre- and posttests, and material to be duplicated. The materials are designed for self-paced individual instruction and may be adapted for use with large groups. (A related set of modules on bookkeeping [CE 019 480-489] is also available.) (JH)

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BT
III–A

ED164938

HANDLING DEPOSITS

STUDENT'S MANUAL

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CE 019 472

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Anne L. Matthews

Anne L. Matthews, State Supervisor
Office Occupations Education

INTRODUCTION TO BANKTELLING INSTRUCTIONAL MATERIALS

The modules developed in South Carolina for the bankteller catalog are designed to provide audio, visual, and printed supplementary materials needed by the instructor and/or student to achieve the objectives stated in the catalog. The materials were designed as modules so that they may be flexibly inserted into an on-going program, as well as provide for maximum utilization via a rotation schedule.

These materials provide supplemental units of instruction in the following areas:

Module No.	Tasks	Performance Objective Nos.
II-A	Using the 10-Key with Left Hand	70
III-A	Handling Deposits	62, 14, 52, 53, 54, 55
III-B	Issuing and Cashing Checks (Certified, Cashiers, and Travelers) and Ordering Personal Checks	42, 47, 58, 57, 61
IV-A	Processing Coins	24, 17, 27, 23
IV-B	Sorting, Stacking, and Strapping Currency	25, 18, 30, 31, 26, 32
V-A	Examining Checks for Acceptability	12
V-B	Inspecting Customer Identification	19
V-C	Cashing Checks (Personal)	39, 40

The modules typically include a performance objective, definitions, prerequisites, equipment, introduction, directions, learning activities, self checks, and tests (pre and post). The instructor's manual contains notes, keys, forms for duplication, instructor's checklists, scripts for recording, and supplementary materials.

Before you release the packages to your students, review each package within your department, discuss how to best utilize the materials, choose the desired course, and plan the sequence for each unit of instruction. Other considerations are required:

1. Insure that necessary equipment is available and in proper working order.
2. Insure that necessary audio materials are recorded and easily available.
3. Obtain the necessary equipment needed for filmstrip viewing and listening.
4. Replenish consumable supplies after each student completes the module.

The modules may be used in the following courses: Office Procedures, Cooperative Office Education, Senior Intensified Program, Bookkeeping, Typewriting, Business Mathematics, Office Machines, and Introduction to Business. It is recommended that the banking modules be taught as a unit of instruction.

A simulated teller's cage using role playing customers (students) is desirable. Perhaps a rotation plan could be devised to provide each student with an orientation to simple bankteller duties. A teacher may, however, select single modules, provided no prerequisite skills are listed.

The supplementary materials for the bankteller catalog are designed for individual, small-group or large-group instruction. You may need to adapt materials in a few instances for large-group instruction. When used individually, students will be able to progress through the materials at their own pace.

BT
III–A, 1

A LEARNING ACTIVITY PACKAGE FOR

A BANK TELLER'S DUTIES IN HANDLING DEPOSITS

PERFORMANCE OBJECTIVE:

Given deposit tickets, checks, amounts of currency and coin, teller's stamp, and receipt forms, student will verify and prove cash deposits, deposits made with checks, and less-cash deposits. Student will prepare duplicate receipts of deposits and will prepare deposit tickets for customers when necessary.

Before continuing this module, you will complete the Pre-Test on pages 3 – 4. The Pre-Test will determine how much you already know about handling customers' deposits. Get a sheet of paper and pencil, turn the page, and answer the questions on the next page.

PRE-TEST

DIRECTIONS:

Read each statement below and choose the item which best completes the sentence. Use a separate sheet of paper, number your paper from 1 to 15. Write either "a", "b", "c", or "d" beside each number.

1. A deposit is the amount a customer
   a. withdraws from an account
   b. adds to an account
   c. receives for his weekly pay
   d. borrows from a friend

2. The total amount being deposited is shown on
   a. a deposit ticket
   b. a cash/receipt form
   c. an invoice
   d. a cash in-out ticket

3. A deposit ticket should show
   a. just the amount of currency being deposited
   b. only the coins being deposited
   c. only the checks being deposited
   d. separately the amount of coins, currency, and checks being deposited

4. If the deposit ticket does not have enough space for listing the checks, you may
   a. list just the total of all checks
   b. use space on the back of the deposit ticket
   c. ask the teller to total the check amounts
   d. draw additional lines on the front side of the deposit ticket

5. A customer may deposit a check and on the same deposit ticket
   a. request part of the amount in cash
   b. transfer funds to a savings account
   c. record a loan payment
   d. none of these

6. A deposit ticket which shows that a part of the amount of the check is to be returned to the depositor in cash is called
   a. a mixed deposit
   b. a check/cash deposit
   c. a less cash deposit
   d. a regular deposit

7. A teller may find that preparing a deposit ticket for a customer is
   a. sometimes necessary
   b. not a job of the bank teller
   c. not an important task
   d. an assignment that will be handled by the assistant teller

8. A cash-in ticket will be prepared for
   a. every deposit
   b. deposits consisting of cash
   c. less cash deposits
   d. deposits consisting only of checks

PRE-TEST

(Continued)

9. The customer receives
   a. both the original and duplicate copies of deposit tickets
   b. only the original deposit ticket
   c. the copy or duplicate of the deposit ticket
   d. none of these

10. When depositing a check in person at a bank an endorsement is required
   a. never
   b. only on payroll checks
   c. always
   d. occasionally

11. A cash-out ticket shows the amount of cash
   a. a depositor places outside the teller's window
   b. a teller handles during the day
   c. a customer received from a teller
   d. that is outstanding for the teller's records for the day

12. A customer's banking account number is
   a. a number assigned by the bank as a customer's identification number
   b. the same as customer's social security number
   c. always a five digit number
   d. the fraction number on every check

13. A personalized deposit ticket will have printed on it the customer's
   a. name
   b. address
   c. account number
   d. all of these

14. The bank will have a record showing
   a. every depositor's account number
   b. only the regular customers' account numbers
   c. only business account numbers
   d. only the account numbers of customers who have a $100 balance in their accounts.

15. To verify a deposit means to
   a. prove the exactness of a deposit ticket
   b. count the amount of cash being deposited
   c. determine if the check amounts are correct
   d. all of these

Have your instructor check your answers with the Pre-Test Key. If you score 100% on the Pre-Test, check with your instructor. You may not need to complete all activities in this package.

DEFINITIONS OF TERMS:

One of the most important duties of a bank teller is that of handling customers' or depositors' money which they bring to the bank to be placed in their accounts. The teller receives and verifies or proves the correctness of the deposits.

The teller also issues **receipts** which are written forms showing the amounts of deposits. A machine may be used for printing the receipt or a duplicate copy of a deposit ticket may be stamped. Some banks issue customers passbooks in which the amount of the deposit is entered by the teller.

In order for a banking customer to **deposit** or put cash and checks into an account, a **deposit ticket** must be completed. A deposit ticket is a form which shows the date, **account number** (the number assigned as a customer's banking identification), checks deposited, **currency** or paper money, **coins** or metallic money, and the total amount of the deposit.

Each check must be listed separately on the deposit ticket. By listing each check, the bank teller is better able to verify the accuracy of the deposit ticket. The bank number of the bank on which a check was drawn is also shown on the deposit ticket. This will be the number of the bank where the writer of the check has an account. The bank number is printed on all checks and deposit tickets in Fraction Form.

Example: $\frac{67-73}{532}$

The top number, Ex. 67–73, will be recorded on the deposit tickets. Some banks may prefer that a depositor identify the checks by the name of the person or company from which the check was received. Throughout this project we will use bank numbers as this is preferred by most banks, especially if the check is from an out-of-town bank.

If a customer wishes to deposit only part of the amount of a check and wishes to receive a portion in cash this is called a **less-cash deposit** and will be shown on the deposit ticket. All currency, coins, and check totals will be verified by the receiving bank teller. When a teller issues a customer cash, a **cash-out** ticket must be prepared. When a teller receives cash, a **cash-in** ticket is prepared.

Occasionally a customer may be unable to prepare his or her own deposit slip and the teller may find it necessary to prepare the customer's deposit. In such a situation the teller counts the cash twice before recording the amount. The teller also carefully examines and records the check amounts and asks the depositor to verify by initialing the amounts placed on the deposit slip. Customers should be encouraged in a polite manner to prepare their own deposit tickets if at all possible.

You will now begin your duties as a bank teller in handling your customers' money and checks. Remember, your bank and your customers are placing great confidence and trust in you.

PRE-REQUISITES:

You should have studied previously or be familiar with the V–TECS objectives below before continuing with the unit on handling deposits.

9 Greet customers
#10 Insure the safekeeping of money at teller's window
#11 Dismiss customers
#12 Examine checks for acceptability

EQUIPMENT, TOOLS, RESOURCES, AND SUPPLIES:

For this project you will need a pen or pencil, paper, and paper clips or a stapler. An adding machine and teller stamp may be helpful but are not necessary. Deposit slips, receipt forms, and cash in-out tickets are provided. Follow the directions carefully and ask questions if you are not sure or if some instructions are not clear.

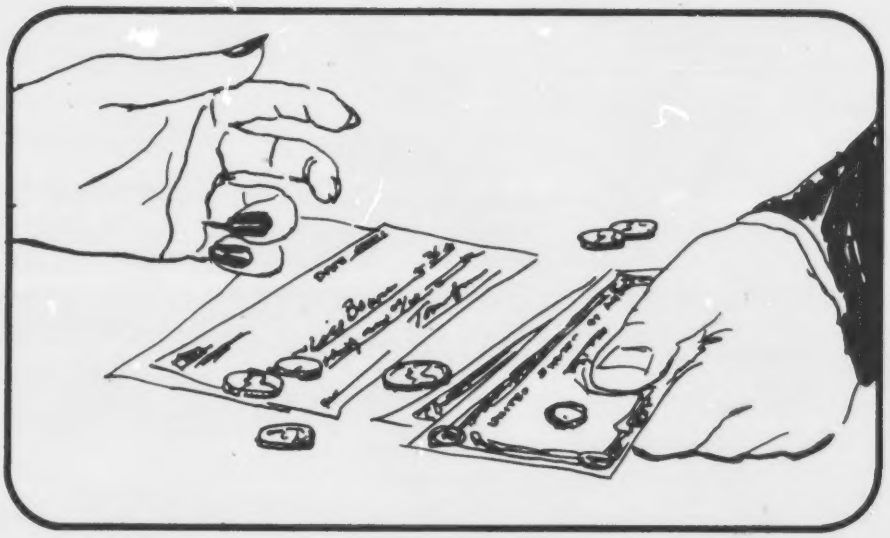
DIRECTIONS:

Read through each section of this Learning Activity Package carefully. Complete all activities in the order given. If you have any questions after reading a section the second time, seek assistance from your teacher. By the end of this project you will understand the procedures involved in handling bank deposits.

INTRODUCTION:

You are to continue your study as a bank teller by learning another very important duty of a teller–that of handling customers' deposits. Many bank tellers spend much of the working day and possibly all Saturday morning handling customers' deposits. Let's get to know how the professionals handle deposit tickets, how they verify the amounts deposited, and how records are kept of the deposits they accept.

The materials in this project consist of this Learning Activity Package, forms for completion and an Instructor's Handbook. Turn the page and complete the first assignment in this project.



LEARNING ACTIVITIES:

Task 1: Examining Deposit Tickets for Acceptability

1. Refer to Illustration #1, Deposit Ticket, which points out the parts of a deposit ticket. Read carefully the explanations. Become familiar with the forms and the information presented in Illustrations 1, 2, and 3 before you begin verifying and preparing deposit tickets.

2. Study Other Forms Of Deposit Tickets to determine how forms are alike and how they are different. (Illustration #2).

3. Look at Illustration #3, Completed Deposit Ticket. Pay special attention to the itemizing of currency, coins, and checks. Be sure that depositor's name, address, account number, and date are on the deposit ticket. Verify the total amount of each deposit.

4. Now, your progress will be checked by answering questions pertaining to Illustrations 1, 2, and 3. A copy of the questions are included in this Learning Activity Package. (Self-Check 1).

5. On Illustrations 4, 5, and 6 you will find eight deposit tickets which have been filled in by your customers. You are to check these and determine if the tickets contain errors or if the tickets are correct. The following steps may help you in checking the deposits:

    1. Be sure that name, address, account number, and date are included on each deposit ticket.
    2. Cash and check amounts are to be listed separately.
    3. Verify the amount of cash.
    4. Verify the amount of each check.
    5. Check the total of each deposit.

6. After you have examined the eight deposit tickets, number a separate sheet of paper 1 - 8. This will be Self-Check 2. If a ticket is correctly filled in, write the word "correct" beside the number. If a deposit is not correct, write the word "incorrect" beside the number of the ticket. Be sure to list why the deposit ticket is incorrect. Number 1 is illustrated for you below:

    1. Incorrect, no account number.

    Be sure your name is on the paper and label your answers "Self-Check 2". After completing the Self-Check 2 compare your answers with those in the key at the back of this packet.

7. Self-Check 3 shows four more completed deposit tickets. From the information listed beside each slip, determine if the deposit amounts are correct or incorrect. Follow the same procedures that you used in Self-Check 2. Put your answers on the same sheet of paper that you used for Self-Check 2. You will need to verify the coin and currency amounts as shown in the illustrations. Remember, all the check amounts are correct. Check the totals of each deposit carefully. When you complete Self-Check 3, compare your answers with those in the key at the back of this packet. Your instructor will rate your performance using the Instructor's Checklist that follows each activity.

8. Continue with Task 2.

SELF-CHECK 1

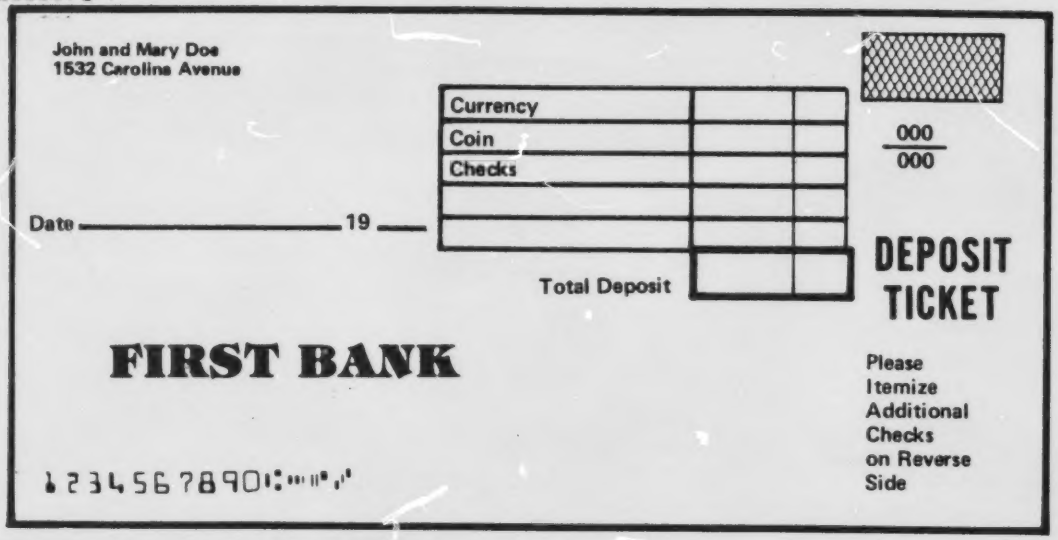
Do not write your answers in this booklet. Use a separate sheet of paper. Be sure to put your name on your paper and label it as Self-Check 1.

1. Most customers use what kind of deposit ticket?
2. When will the reverse side of a deposit ticket be used?
3. Will the amounts of coin, currency, and checks be listed separately?
4. In what ways are the deposit tickets on Illustration #2 like those shown on Illustration #1?
5. In what ways are the deposit tickets on Illustration # 2 different from those shown on Illustration #1?
6. What is the customer's name on Illustration #3?
7. On what date was the deposit made?
8. What is the total amount of the deposit?
9. What is the total amount of currency?
10. What is the total amount of coin?
11. What is the total amount of checks?

Check your answers with the key at the end of this booklet and continue with Step #5 of your Learning Activities. If you have any questions regarding the Self-Check material, ask your instructor for assistance.

DEPOSIT TICKET

ILLUSTRATION 1



Magnetic ink characters (Bank and Account Numbers)

Please list each check separately and bank on which drawn		
Checks	Dollars	Cents
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
ENTER THE TOTAL ON THE FRONT OF THIS TICKET		

A PERSONALIZED DEPOSIT TICKET

Currency and coin amounts will be listed separately. Each individual check will be listed.

The reverse side of a deposit ticket will be used if there are several checks to be deposited. The Total will be carried forward to the face side of the Deposit Ticket.

OTHER TYPES OF DEPOSIT TICKETS

ILLUSTRATION 2

Deposited With

FIRST BANK

To The Credit of

_____

_____

_____ 19____

Account Number

	Dollars	Cents
Currency		
Silver		
Checks		
Total $		

Deposit Ticket with no coded information. Account Number must be provided.

Please Endorse All Checks

Date _____ 19 ____

⑆123456789⑆ ⑈

FIRST BANK

Deposit To Account Of

The Anderson Company

List Each Check Separately

	Dollars	Cents
Currency		
Coins		
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
Total Deposit		

Personalized Deposit Ticket with additional space for recording checks. These would usually be used by a business.

ILLUSTRATION 3

COMPLETED DEPOSIT TICKET

Terry Thomas
445 State Street

Date April 20 19 --

Currency	37	00
Coin	14	34
Checks 43-11	25	00
63-4	53	21
FROM REVERSE SIDE	70	57
Total Deposit	200	12

000
000

DEPOSIT TICKET

FIRST BANK

Please Itemize Additional Checks on Reverse Side

1 2 3 4 5 6 7 8 9 0 ⑈ ⑈ ⑆

Please list each check separately and bank on which drawn

	Checks	Dollars	Cents
1	63-4	43	12
2	60-14	14	20
3	27-03	13	25
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
	ENTER THE TOTAL ON THE FRONT OF THIS TICKET	70	57

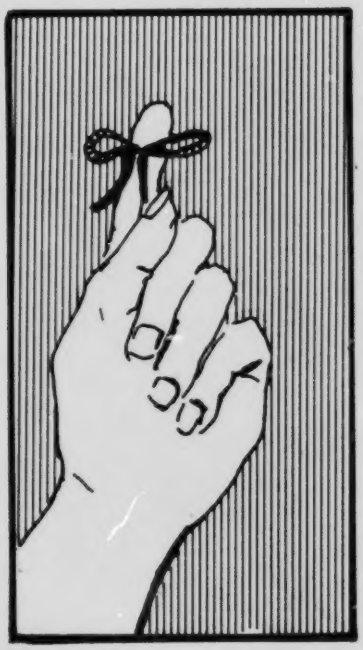
STUDENT'S

NOTES TO REMEMBER

On the following pages you will find eight deposit tickets that have been titled Illustration 4, 5, and 6. Examine them closely and decide if there are any errors on the tickets.

REMEMBER . . .

1. Name, address, account number, and date are included on each deposit ticket.
2. Cash and check amounts are listed separately.
3. Compare the amount of cash listed on the ticket to the right-hand column which lists the actual amount of coins, currency, and checks.
4. Verify the check amounts.
5. Check the total of each deposit.



After you've examined the eight deposit tickets, number a separate sheet of paper 1–8. This will be your Self-Check 2. Record the word "correct" beside the number if it is accurate; if not, record "incorrect" beside the number and list why the deposit is wrong. DO NOT WRITE ON THE DEPOSIT TICKETS.

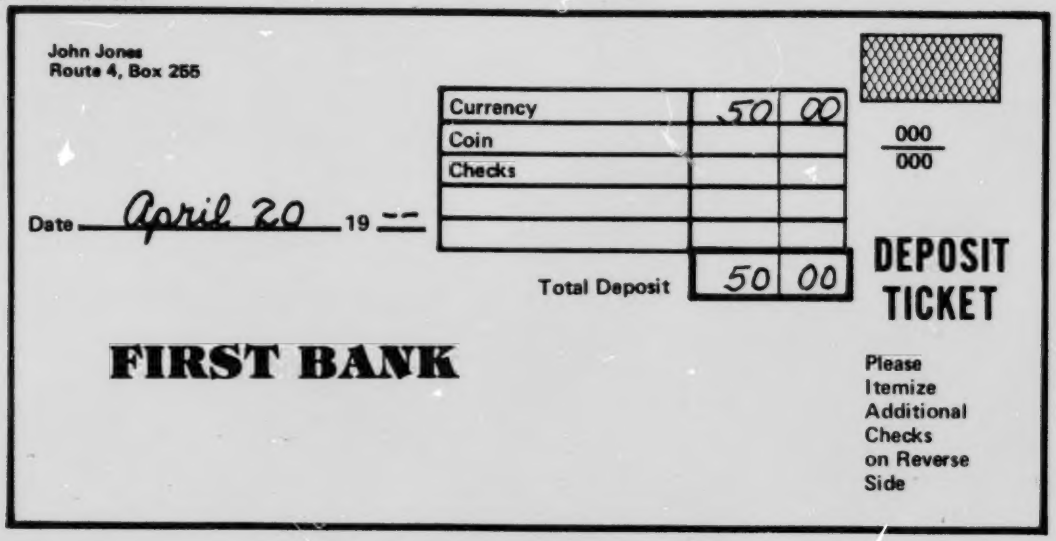
Finally, compare your decisions with the Self-Check 2 Answer Key.

Proceed to Self-Check 3.

ILLUSTRATION 4

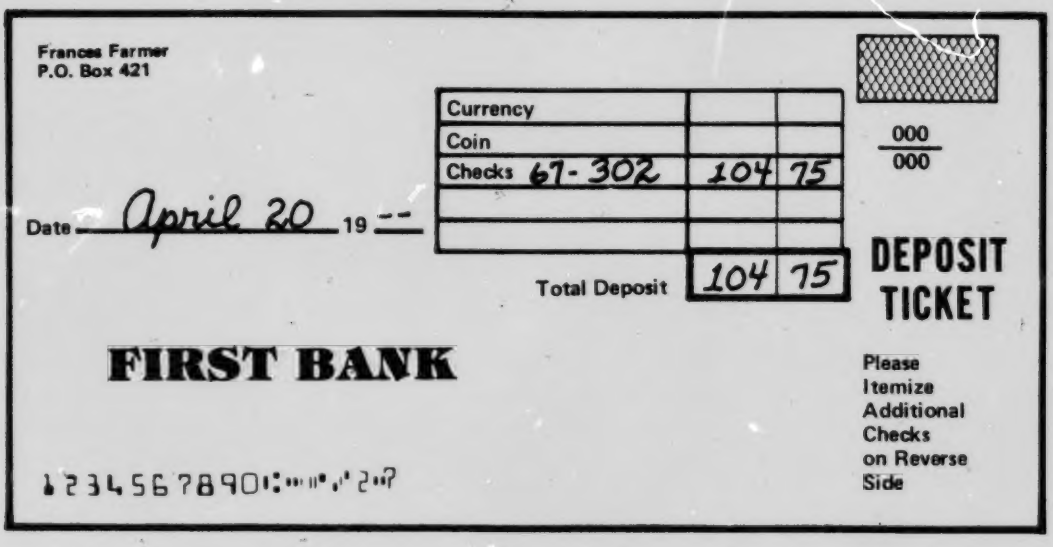
BT
III–A, 15

1.



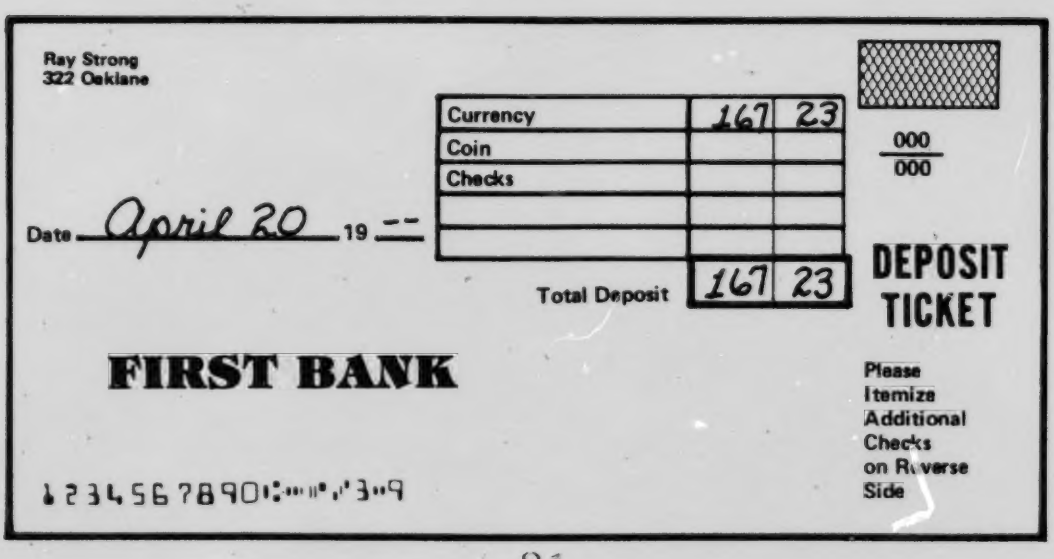
CURRENCY
5 tens

2.



2 CHECKS
71.25
33.50

3.

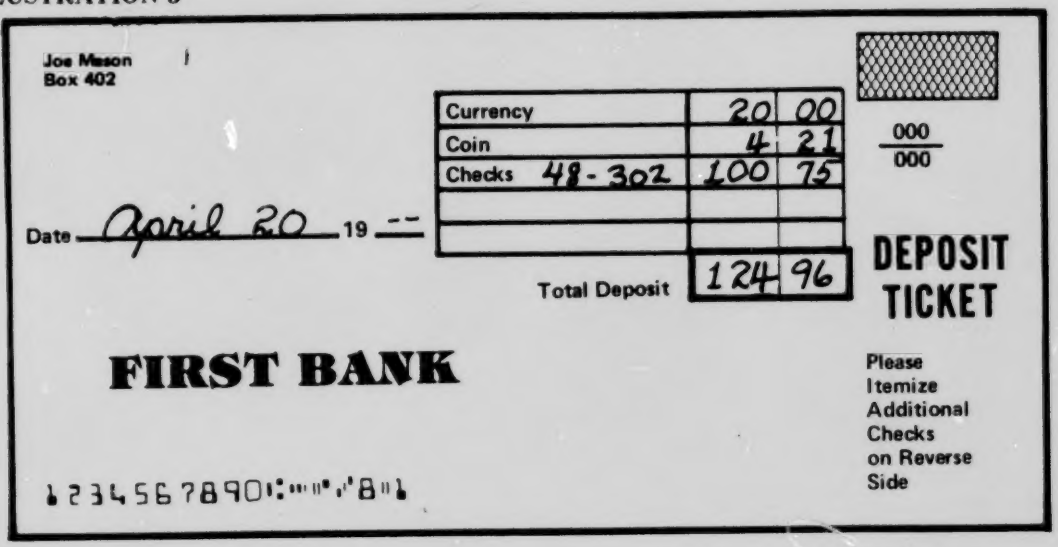


COIN
4 quarters
2 dimes
3 pennies

CURRENCY
7 twenties
1 ten
2 fives
6 ones

ILLUSTRATION 5

4.

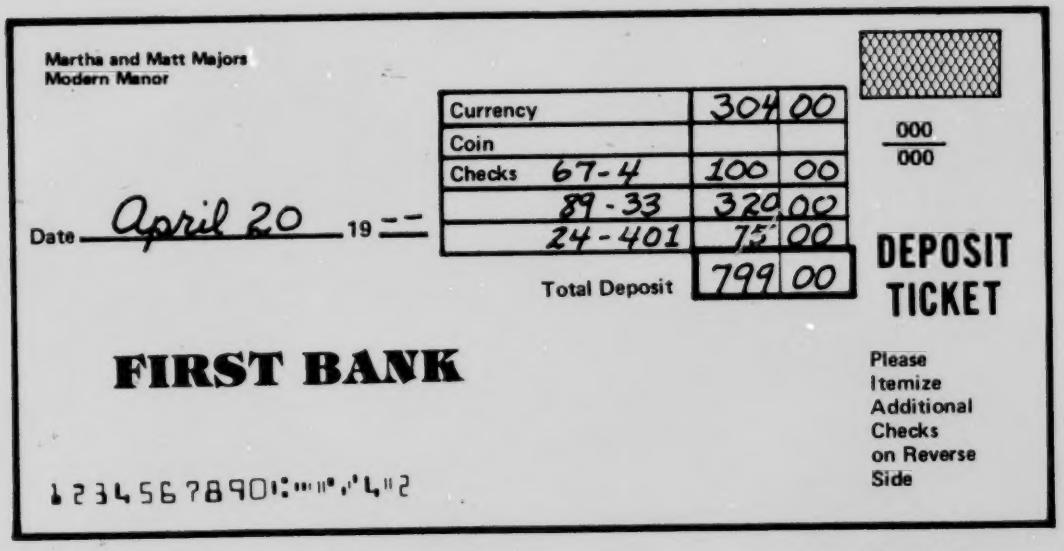


1 CHECK
100.75

COIN
7 quarters
12 dimes
12 nickels
66 pennies

CURRENCY
1 ten
2 fives

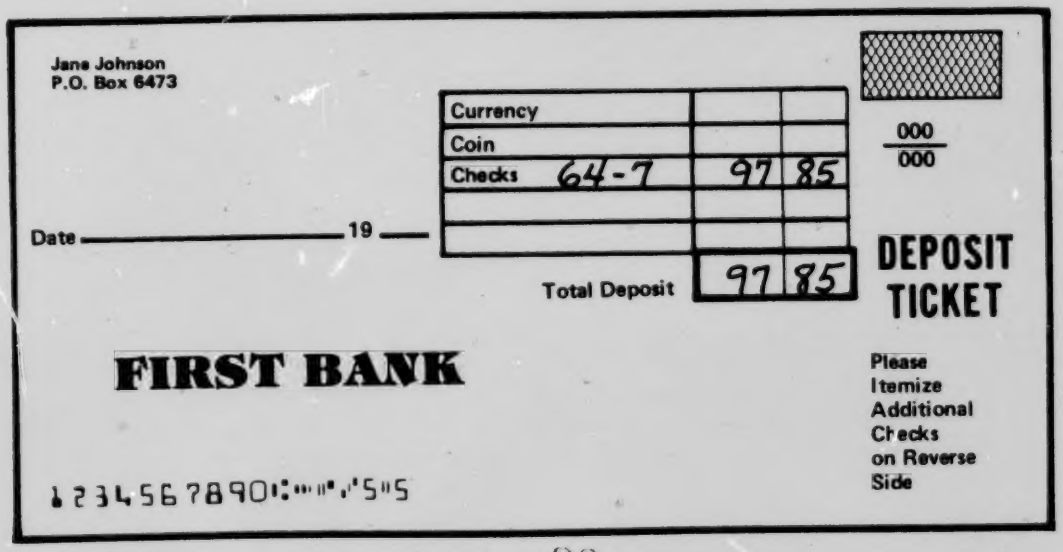
5.



3 CHECKS
100.00
320.00
75.00

CURRENCY
2 hundreds
2 fifties
4 ones

6.

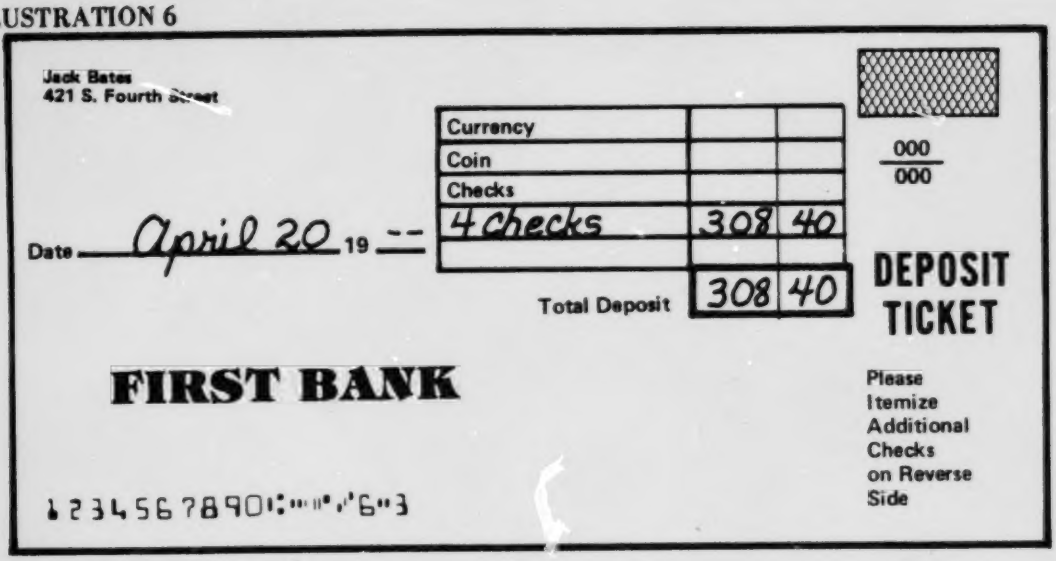


1 CHECK
97.85

ILLUSTRATION 6

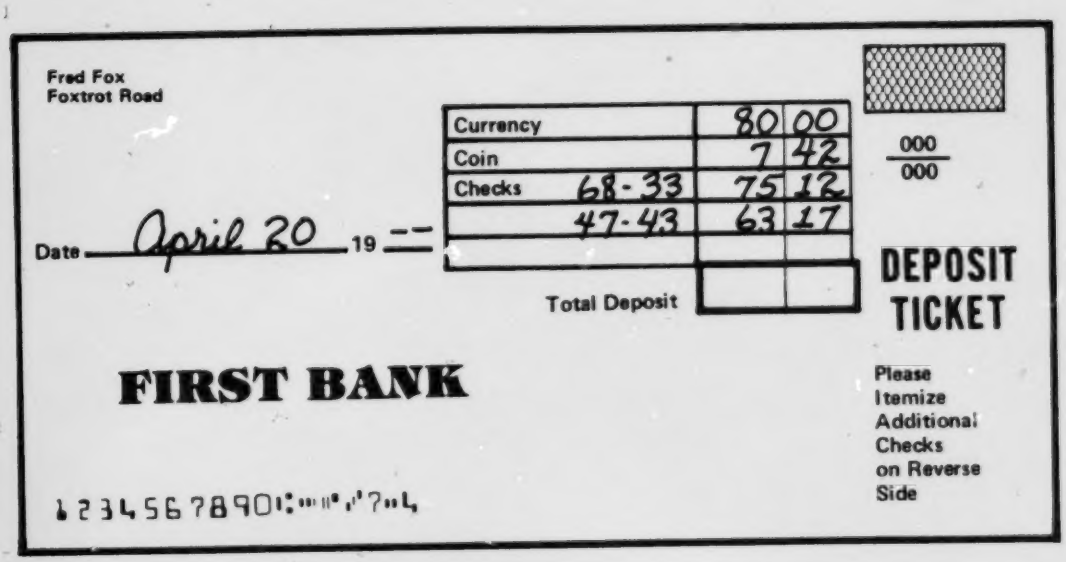
BT
III–A, 17

7.



4 CHECKS
100.00
82.40
57.50
68.50

8.

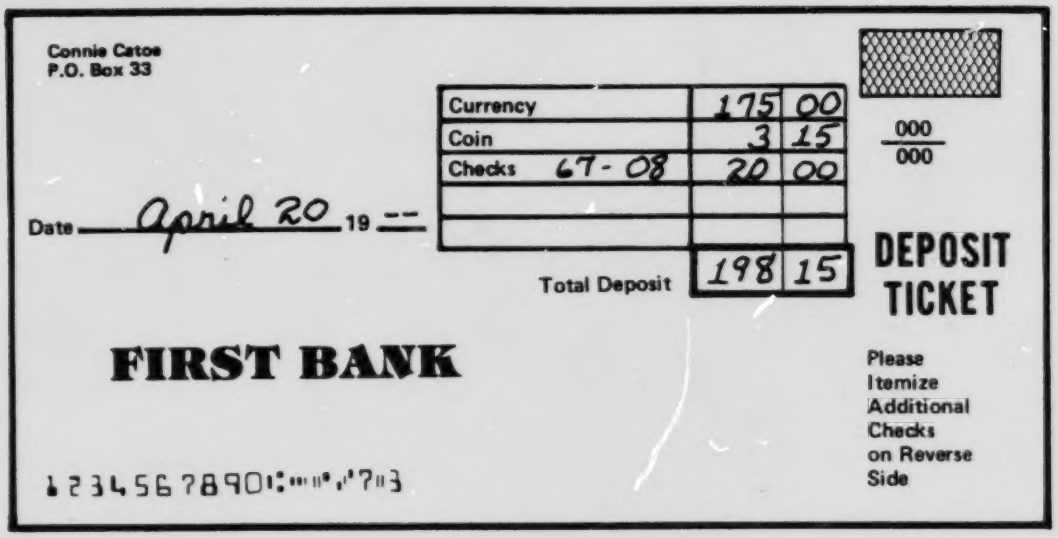


2 CHECKS
75.12
63.17

COIN
20 quarters
23 dimes
12 pennies

CURRENCY
1 fifty
3 tens

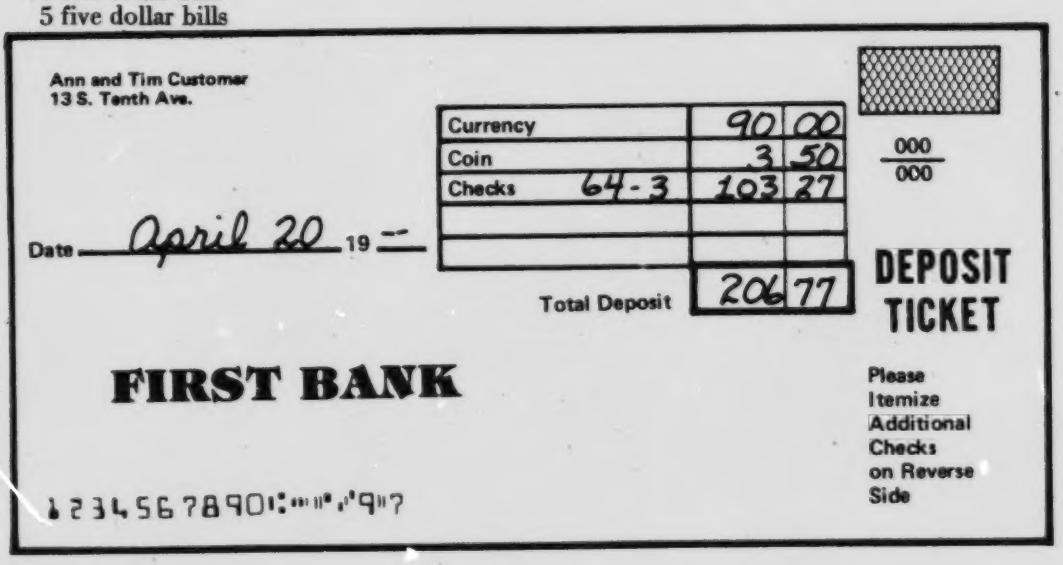
1.



1 CHECK
20.00

COIN AND CURRENCY
4 quarters
20 dimes
15 pennies
15 ten dollar bills
5 five dollar bills

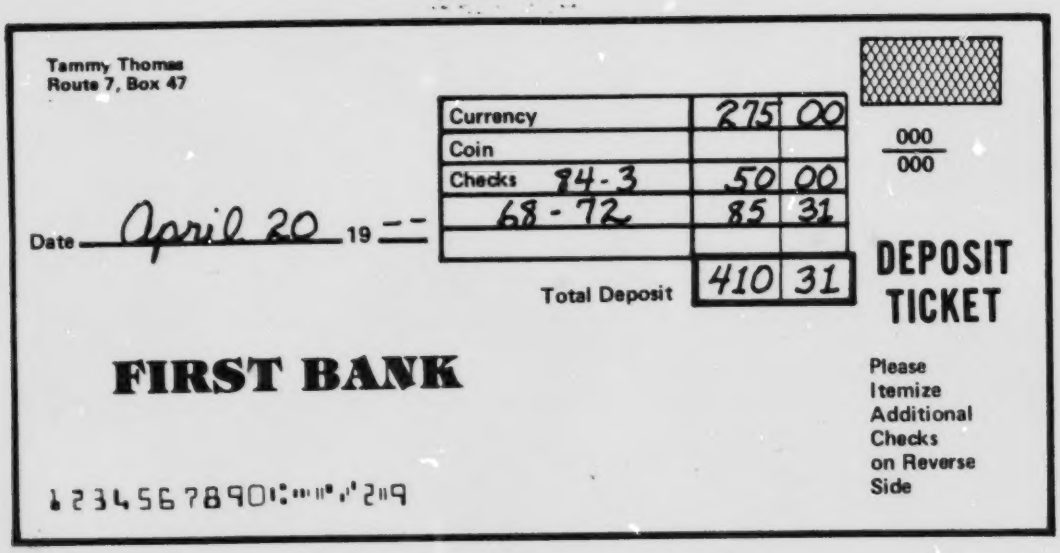
2.



1 CHECK
103.27

COIN AND CURRENCY
4 ten dollar bills
7 five dollar bills
15 one dollar bills
10 quarters
20 nickels

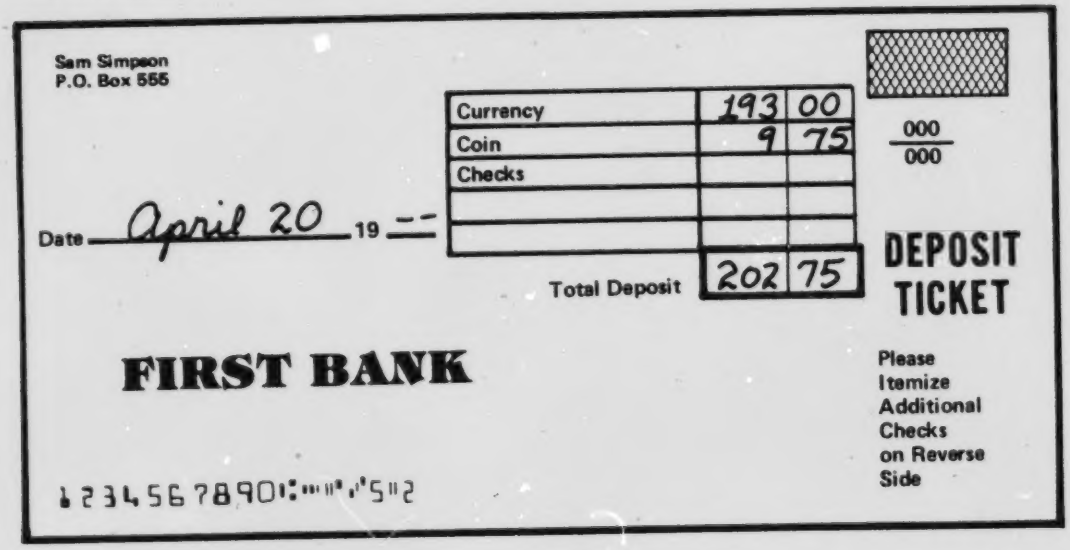
3.



2 CHECKS
50.00
85.31

COIN AND CURRENCY
15 ten dollar bills
27 five dollar bills

4.



NO CHECKS

COIN AND CURRENCY
7 twenty dollar bills
4 ten dollar bills
13 one dollar bills
7 half dollars
20 quarters
175 pennies

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Examine Deposit Tickets for Acceptability

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

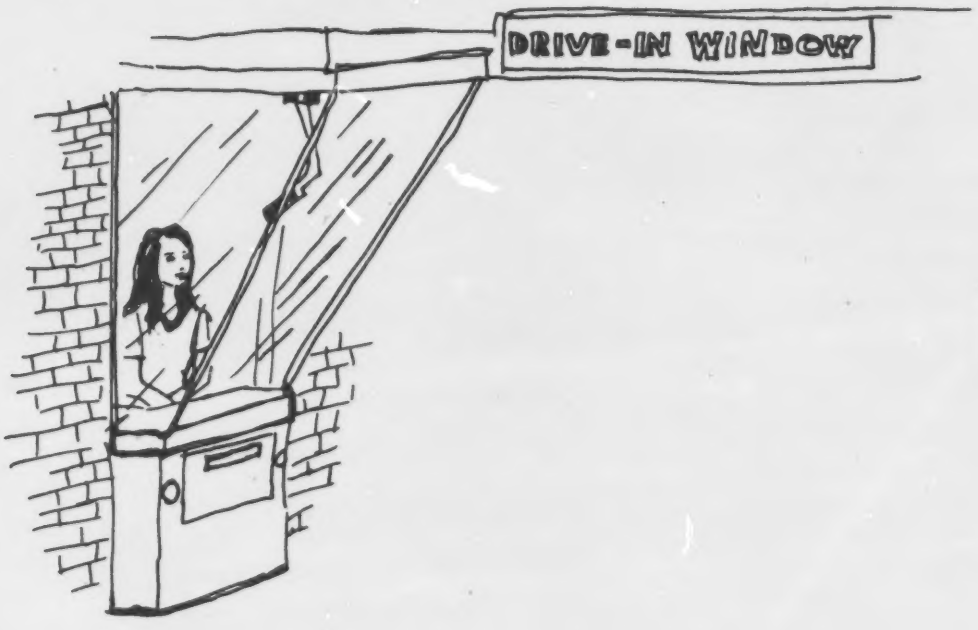
Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #14	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Checked to see that the name, address, account number, and date were present on the deposit ticket.					
2. Checked to see that cash and check amounts were listed separately on the deposit ticket.					
3. Verified the amount of cash for deposit.					
4. Verified the amount of each check for the deposit.					
5. Verified the total amount of the deposit.					

LEARNING ACTIVITIES:

Task 2: Processing Cash Deposits

1. Read Processing Cash Deposits.
2. Complete Self-Check 4.
3. On Illustrations #8 and #9 you will find two cash deposits from your "customers." Process the cash deposits using the steps outlined in your reading.
4. Mark the deposit receipts and cash-in tickets as Self-Check 5. Check your answers with the key at the end of this booklet. Your instructor will rate your performance using the Instructor's Checklist.
5. Continue with Task 3.



PROCESSING CASH DEPOSITS
V–TECS PERFORMANCE OBJECTIVE 52 (TASK 2)

Now that you've examined deposit tickets, you are ready to accept and process cash deposits from your customers. This important function is a primary task of most bank tellers. The customer expects your prompt and accurate attention when deposits are being transacted. The bank, also, is expecting you to keep records that are accurate and legible. The responsibilities of this task are outlined in the procedures below. Read them carefully:

a. Examine the deposit slip for the date, account number, name, and address.

b. Count each denomination of cash and list the total on an adding machine or work paper.

c. Compute the total amount of cash.

d. Prepare a cash-in ticket in duplicate showing the amount of cash the customer has deposited.

e. Prepare a deposit receipt in duplicate. Stamp or initial both copies.

f. Return the duplicate copy of the deposit ticket to the customer. (In this activity the copy will be left with your working papers.)

g. Place the original copy of the cash-in ticket on top of the original copy of the deposit ticket. Retain them for the Proof Department.

h. Retain the duplicate copy of the cash-in ticket and adding machine tape or working paper for balancing your records. (Place them in your working papers.)

Illustration #7 shows two samples of cash-in tickets. Notice that Ticket #1 is used when the teller computes the deposit on a machine which prints the amount of cash received. The cash-in ticket is printed at the same time the amounts are printed on the original and duplicate of the deposit tickets.

Cash-in ticket #2 is the type you will use in this activity. On this cash-in ticket the amount of cash received is completed by hand and initialed or stamped by you. Examine both types of tickets and proceed with your Self-Check 4 activities. Process cash deposits for Illustrations 8 and 9.

Note: Use the cash-in/cash-out tickets and deposit forms that are available in your teller's window or cash drawer.

CASH-IN TICKETS

ILLUSTRATION 7

1.

CASH IN TICKET

FIRST BANK

Please Verify

City No. and Teller No.

1 2 3 4 5 6 7 8 9 0 1 : ⑈ ⑈ ⑈

2.

CASH IN-OUT TICKET

CASH-IN		CASH-OUT	
$	¢	$	¢

ORIGINAL TELLER _____ DATE _____

The type of cash-in tickets used by different banks will vary, depending on the type of equipment used by the bank.

SELF-CHECK 4

DIRECTIONS:

Answer each of the following questions on a separate sheet of paper.

1. Why do you need a duplicate copy of a deposit ticket?
2. Who gets the duplicate copy of the deposit ticket?
3. What is the purpose of a cash-in ticket?
4. What does the teller do with the original cash-in ticket?
5. What does the teller do with the duplicate copy of the cash-in ticket?
6. What department of the bank will get these cash-in tickets after they leave the teller?

Check your answers with the key at the end of this booklet. Then, continue with Learning Activity 4.

CASH DEPOSIT

ILLUSTRATION 8

Mary Muffett
123 Tuffet Street

Currency	95 00
Coin	2 00
Checks	
Total Deposit	97 00

000
000

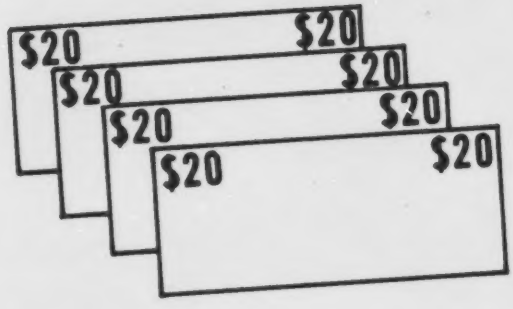
Date April 21 19 --

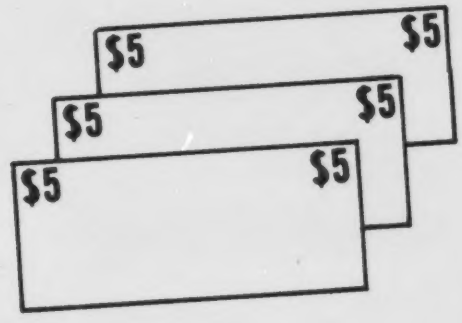
DEPOSIT TICKET

FIRST BANK

Please Itemize Additional Checks on Reverse Side

⑆234567890⑆ ⑈ ⑈ ⑈ 3⑈2





CASH DEPOSIT

ILLUSTRATION 9

Jack Horner
44 Corner Street

Date April 21 19 --

Currency	290	00
Coin	—	
Checks		
Total Deposit	290	00

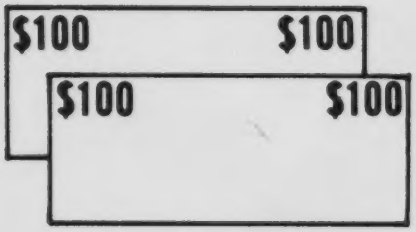
000
000

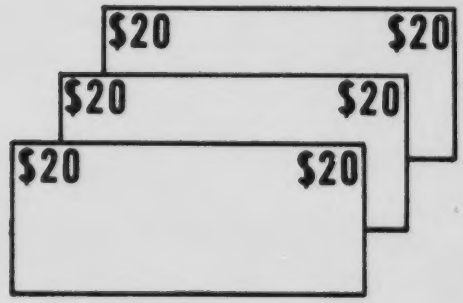
DEPOSIT TICKET

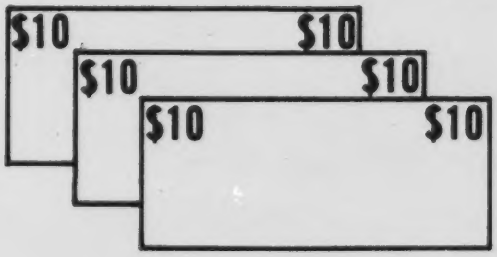
FIRST BANK

Please Itemize Additional Checks on Reverse Side

1 2 3 4 5 6 7 8 9 0 : " " " 4 " 3







MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Deposits

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #52	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Examined deposit ticket for date, account number, name, and address.					
2. Counted each denomination of cash and listed total of that denomination on adding machine.					
3. Computed total amount of cash on adding machine.					
4. Sorted cash by denomination and placed in proper compartment of cash drawer.					
5. Stamped both copies of deposit ticket with teller's stamp.					
6. Returned duplicate copy of deposit ticket to customer.					
7. Made Cash-In Ticket for amount received.					
8. Placed original copy of Cash-In Ticket on top of original copy of deposit ticket.					
9. Retained original copy of Cash-In Ticket and of deposit ticket for Proof Department.					

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Deposits (Continued)

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #52	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
10. Retained duplicate copy of Cash-In Ticket and adding machine tape for balancing records.					

LEARNING ACTIVITIES:

Task 3: Processing Deposits Consisting of Checks

1. Read Processing Deposits Consisting of Checks.
2. Examine Illustrations #10 and #11.
3. Process the deposits shown in Illustrations #10 and #11, by following the directions given below.
   a. Examine deposit ticket for acceptability.
   b. Examine all checks for endorsement.
   c. List and compute total amount of checks on adding machine or on a working paper.
   d. Compare total amount of checks with amounts listed on deposit tickets.
   e. Prepare a copy of the deposit receipt.
   f. Submit the copies of the deposit tickets to your instructor. These deposit tickets should be marked Self-Check 6. Your instructor will rate your performance using the Instructor's Checklist.
4. Continue with Task 4.

PROCESS DEPOSITS CONSISTING OF CHECKS
V-TECS PERFORMANCE OBJECTIVE 53 (TASK 3)

Shown below are the steps a teller will take in receiving a deposit composed of checks. Read these since you will be expected to perform some of the same steps.

1. Examine deposit ticket for acceptability.
2. Examine all checks for endorsement.
3. List and compute total amount of checks on adding machine.
4. Compare total amount of checks listed with amount listed on deposit ticket.
5. Stamp both copies of deposit ticket with teller's stamp or initial copies.
6. Place paper clip or rubber band around checks.
7. Place checks on top of original copy of deposit slip.
8. Retain checks and original copy of deposit ticket for Proof Department.
9. Retain adding machine tape for balancing records.

Note: Use the cash-in/cash-out tickets and receipt of deposit forms available in your teller's window or cash drawer.

Tom Thumb
18 Little Ave.

Currency		
Coin		
Checks 67-73	205	00
68-78	84	71
Total Deposit	289	71

000
000

Date April 25 19 --

DEPOSIT TICKET

FIRST BANK

Please Itemize Additional Checks on Reverse Side

⑆123456789⑆ ⑈⑈⑈⑈ ⑆⑈⑆

Tom Thumb

Gloria or John Gaines
Box 741

April 7 19 -- 67-73 / 000

PAY TO THE ORDER OF Tom Thumb $ 205.00

Two hundred five 00/100 DOLLARS

FIRST BANK

FOR _____ Gloria Gaines

⑆123456789⑆ ⑈⑈⑈⑈ ⑆⑈⑈9

Tom Thumb

George Jones
211 Main Street

April 1 19 -- 68-78 / 000

PAY TO THE ORDER OF Tom Thumb $ 84.71

Eighty-four 71/100 DOLLARS

FIRST BANK

FOR _____ George Jones

⑆123456789⑆ ⑈⑈⑈⑈ ⑆⑈⑈2

Susie Simpson
P.O. Box 288

Currency			
Coin			
Checks	67-73	50	00
	67-73	141	00
Total Deposit		191	00

000
000

Date April 25 19--

DEPOSIT TICKET

FIRST BANK

Please Itemize Additional Checks on Reverse Side

⑆234567890⑆ ⑈ ⑈ ⑆5⑈2

Susie Simpson

Gordy Jones
Raines St.

April 24 19-- 67-73/000

PAY TO THE ORDER OF Susie Simpson $ 50.00

Fifty and 00/100 DOLLARS

FIRST BANK

FOR fees Gordy Jones

⑆234567890⑆ ⑈ ⑈ ⑆5

Susie Simpson

Judy Green
103 King Ave.

April 10 19-- 67-73/000

PAY TO THE ORDER OF Susie Simpson $ 141 00

One hundred forty-one and 00/100 DOLLARS

FIRST BANK

FOR Performing for Club Judy Green

⑆234567890⑆ ⑈ ⑈ ⑆3

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Check Deposits

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #53	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Examined deposit ticket for acceptability.					
2. Examined all checks for endorsement.					
3. Listed and computed total amount of checks on adding machine.					
4. Compared total amount of checks listed with amount listed on deposit ticket.					
5. Stamped both copies of deposit ticket with teller's stamp.					
6. Placed paper clip or rubber band around checks.					
7. Placed checks on top of original copy of deposit ticket.					
8. Retained checks and original copy of deposit ticket for Proof Department.					
9. Retained adding machine tape for balancing records.					

LEARNING ACTIVITIES:

Task 4: Processing Deposits Consisting of Cash and Checks

1. Read Processing Deposits Consisting of Cash and Checks.
2. Examine Illustrations #12 and #13.
3. Process the two illustrated deposits following the directions shown below.
   a. Examine the deposit tickets for date, account number, name, and address.
   b. Verify the cash amount.
   c. Prepare a cash-in ticket for the amount of cash received.
   d. Examine check endorsement.
   e. Verify total amount of checks on deposit ticket.
   f. Prepare a receipt copy of the deposit ticket for the full amount of the deposit.
   g. Mark the cash-in ticket and deposit receipt as Self-Check 7. Turn to the key and check your answers. Your instructor will rate your performance using the Instructor's Checklist.
4. Continue with Task 5.

PROCESSING DEPOSITS CONSISTING OF CASH AND CHECKS
V–TECS PERFORMANCE OBJECTIVE 54 (TASK 4)

STEP 1: The procedure a teller follows in receiving a deposit consisting of checks and cash is shown below.

1. Receive checks, cash, and deposit ticket in duplicate from customer.
2. Examine deposit ticket for date, account number, name and address.
3. Verify cash.
   a. Count each denomination and list total of that denomination on adding machine; compute total amount of cash; retain tape.
   b. Compare with amount listed on deposit ticket.
   c. Place check mark by cash amount on deposit ticket.
4. Make cash-in ticket in duplicate for amount of cash received.
5. Examine all checks for endorsement.
6. Verify total amount of checks.
7. Stamp both copies of deposit ticket with teller's stamp.
8. Return duplicate copy of deposit ticket to customer.
9. Sort cash by denomination and place in proper compartments of cash drawer and coin tray.
10. Arrange original copy of cash-in ticket on top, checks next, and original copy of deposit slip on bottom; and retain for Proof Department.
11. Retain duplicate copy of cash-in ticket and adding machine tape for balancing records.

STEP 2: Illustrations #12 and #13 give you two deposits consisting of both cash and checks. Examine these carefully.

Note: Use the receipt of deposit forms and the cash-in/cash-out tickets to process Joe Jolly's and Lilly Laffy's deposits for Self-Check 7. Obtain these forms from your teller's window or cash drawer.

ILLUSTRATION 12

Joe Jolly
16 Happy Lane

Date April 25 19--

Currency	40 00
Coin	4 00
Checks 67-73	50 00
Total Deposit	94 00

000
000

DEPOSIT TICKET

FIRST BANK

Please Itemize Additional Checks on Reverse Side

⑆234567890⑆ ⑈ ⑈ ⑆4⑈7

J.B. Brouster
32 Oak St.

April 25 19-- 67-73 / 000

PAY TO THE ORDER OF Joe Jolly $ 50 00

Fifty 00/100 DOLLARS

FIRST BANK

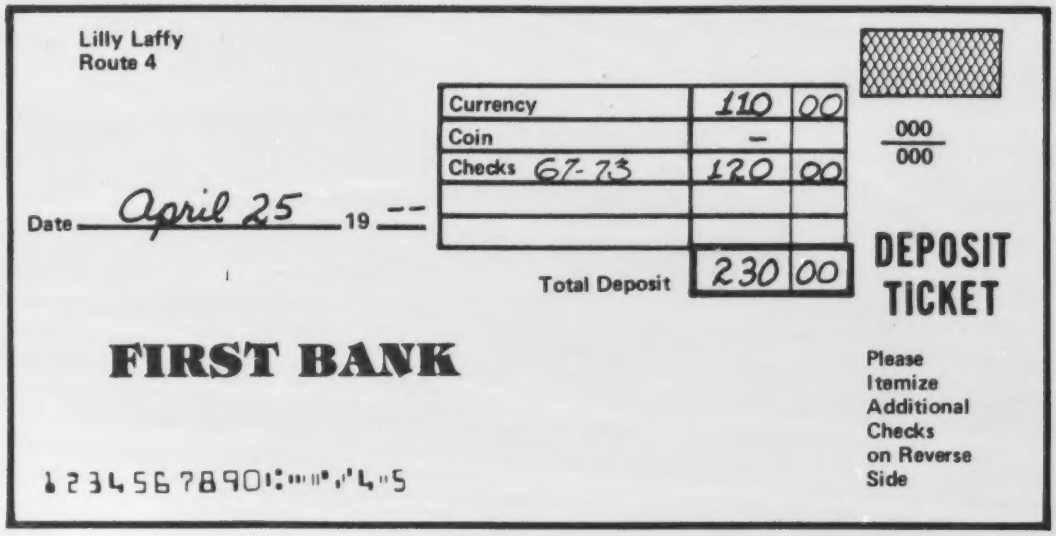
FOR used typewriter

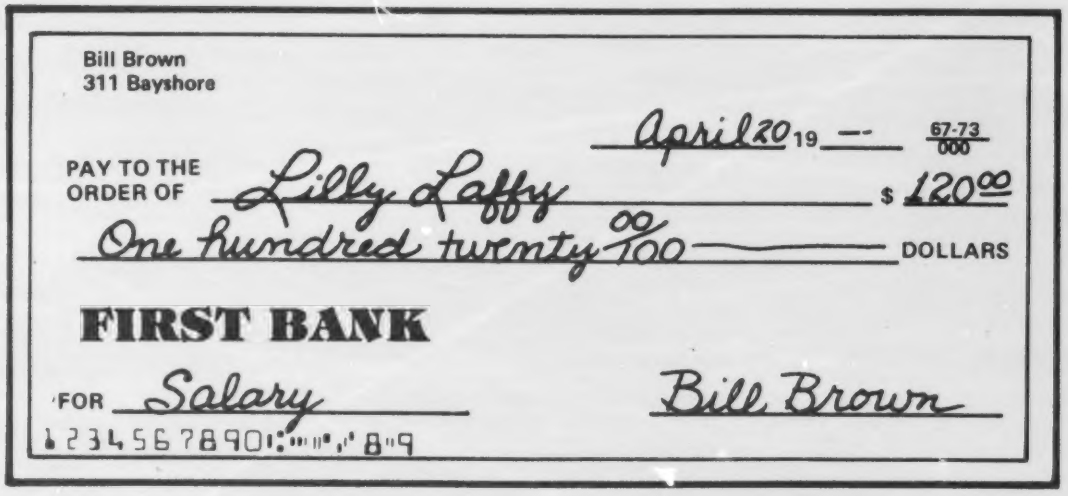
J. B Brouster

⑆234567890⑆ ⑈ ⑈ ⑆4⑈9

A customer, Joe Jolly, hands you the deposit ticket, check, 2 twenty dollar bills and 40 dimes. Process this deposit.

ILLUSTRATION 13





A customer, Lilly Laffy, hands you the deposit ticket, check, 4 twenty dollar bills and 3 ten dollar bills. Process this deposit.

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Cash and Check Deposits

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #54	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Examined deposit ticket for date, account number, name, and address.					
2. Counted cash by each denomination and listed total of that denomination on adding machine.					
3. Computed total amount of cash on adding machine.					
4. Compared amount on tape with amount on deposit ticket.					
5. Placed check mark by cash amount on deposit ticket.					
6. Made Cash-In Ticket for amount of cash received.					
7. Examined all checks for endorsement.					
8. Listed and computed total amount of checks on adding machine.					
9. Compared total amount of checks listed on adding machine with amount listed on deposit ticket.					

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Cash and Check Deposits (Continued)

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #54	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
10. Stamped both copies of deposit ticket with teller's stamp.					
11. Returned duplicate copy of deposit ticket to customer.					
12. Sorted cash by denomination and placed in proper compartments of cash drawer and coin tray.					
13. Placed original copy of Cash-In Ticket on top, checks next, and original copy of deposit ticket on bottom.					
14. Retained original copy of Cash-In Ticket, checks, and original copy of deposit ticket for Proof Department.					
15. Retained duplicate copy of Cash-In Ticket and adding machine tape for balancing records.					

LEARNING ACTIVITIES:

Task 5: Processing a Less-Cash Deposit

1. Read information on processing a deposit consisting of a check with an amount being withdrawn in cash on the same deposit ticket.

2. Examine Illustrations #14 and #15.

3. Following the steps listed below, process less-cash deposits, using the cash-out ticket for recording the amount of cash the customer requests on the deposit ticket.

   a. Examine deposit ticket for date, account number, name, and address.

   b. Examine check for acceptability.

   c. Verify the amount of the deposit.
      (1) Using adding machine or working paper, list the amount of the check. Subtract the total listed on the deposit ticket. (This will give you the amount the customer wants back in cash.)
      (2) Compare total listed on adding machine tape or on your working paper with less-cash amount listed on the deposit ticket.

   d. Prepare cash-out ticket for the amount the customer receives.

   e. Prepare the duplicate deposit receipt.

   f. Compare the cash-out ticket and deposit receipt with your Self-Check 8 Answer Key. Your instructor will rate your performance using the Instructor's Checklist.

4. Continue with Task 6.

Note: Obtain the necessary forms from your teller's window or cash drawer.

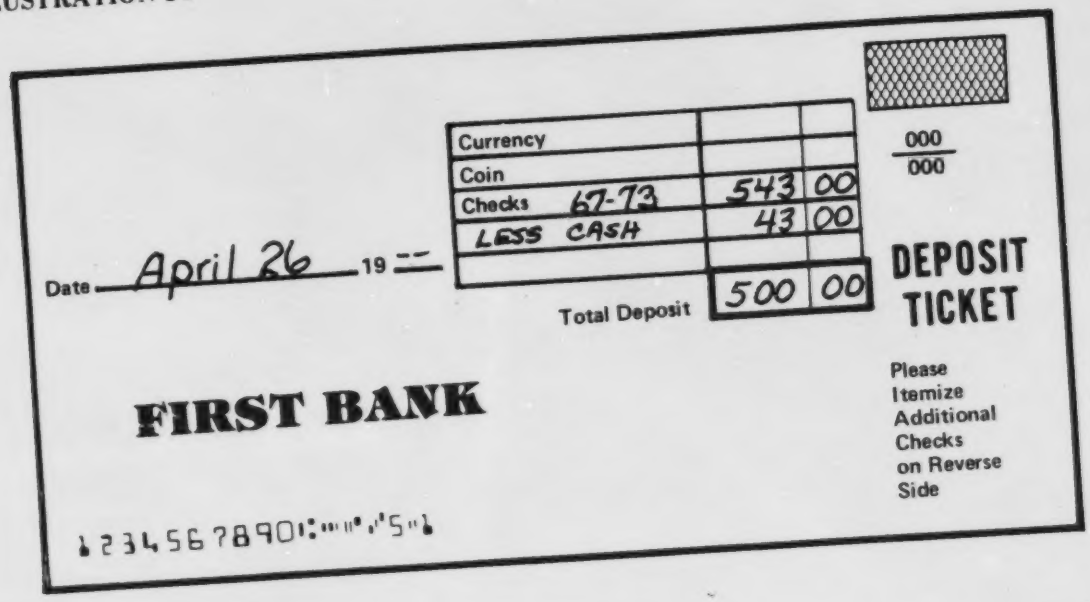
PROCESS LESS-CASH DEPOSITS
V-TECS PERFORMANCE OBJECTIVE 55 (TASK 5)

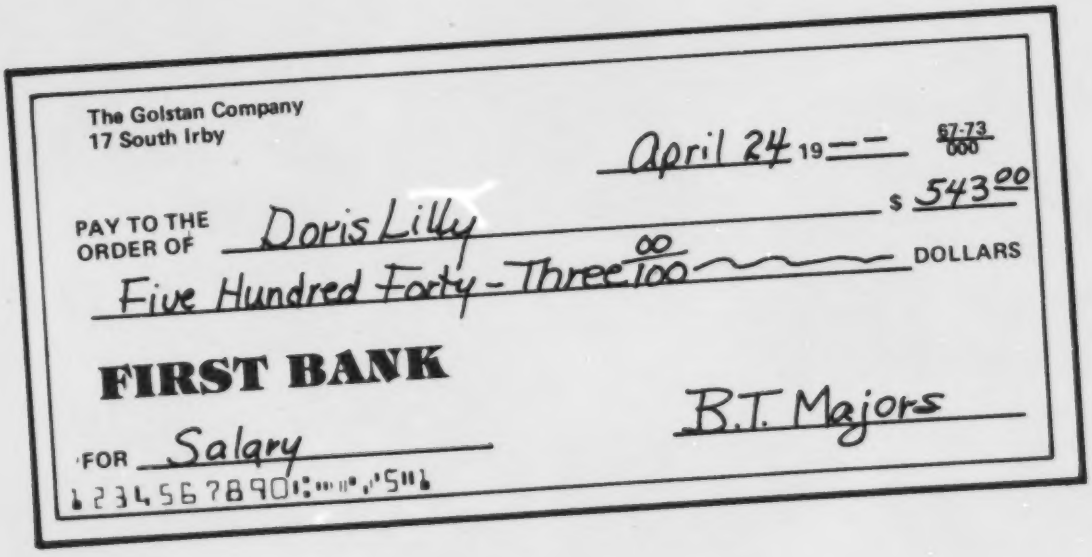
A teller follows the steps below in accepting a less-cash deposit.

1. Accept check and corresponding less-cash deposit slip in duplicate from customer.
2. Examine deposit tickets for date, account number, name, and address.
3. Examine check for acceptability.
4. Verify amount of deposit.
   a. Using adding machine, list amount of check. Subtract total listed on deposit ticket. (This should give amount customer wants back in cash.)
   b. Compare total listed on tape with less-cash item listed on deposit ticket.
   c. Retain tape.
5. Dispense cash to customer.
   a. Dispense coins first.
   b. Dispense currency next.
      (1) Pull large bills first.
      (2) Count all currency as it is removed from stack.
      (3) Pick up each bill with forefinger and thumb; roll bill to separate it from remaining bills; stack bills on counter.
      (4) Pick up stack from counter and count to customer slowly so that he can count along with teller.
6. Stamp both copies of deposit slip with teller's stamp.
7. Return duplicate copy of deposit slip to customer.
8. Make cash-out ticket in duplicate for amount paid.
9. Arrange original copy of cash-out ticket on top, check next, and deposit slip on bottom; and retain for Proof Department.
10. Retain duplicate copy of cash-out ticket and adding machine tape for balancing records.

LESS-CASH DEPOSIT

ILLUSTRATION 14





LESS-CASH DEPOSIT

ILLUSTRATION 15

Bill Biggers
P.O. Box 123

Date April 26 19 --

Currency		
Coin		
Checks 67-73	574	82
less Cash	24	82
Total Deposit	550	00

000
000

DEPOSIT TICKET

FIRST BANK

Please Itemize Additional Checks on Reverse Side

⑆234567890⑆ ⑈ ⑈ ⑆5⑈3

The Golstan Company
17 South Irby

April 24 19 -- 67-73 / 000

PAY TO THE ORDER OF Bill Biggers $ 574 82

Five Hundred Seventy-Four 82/100 DOLLARS

FIRST BANK

FOR Salary

B.T. Majors

⑆234567890⑆ ⑈ ⑈ ⑆5⑈1

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Less-Cash Deposits

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #55	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Examined deposit ticket for date, account number, name, and address.					
2. Examined check for acceptability.					
3. Using adding machine, listed amount of check and subtracted total shown on deposit ticket.					
4. Compared total listed on adding machine tape with less-cash item listed on deposit ticket.					
5. Dispensed cash to customer in proper manner.					
6. Stamped both copies of deposit ticket with teller's stamp.					
7. Returned duplicate copy of deposit ticket to customer.					
8. Made Cash-Out Ticket for amount paid.					
9. Placed original copy of Cash-Out Ticket on top, check next, and deposit ticket on bottom.					

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Less-Cash Deposits (Continued)

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #55	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
10. Retained original copy of Cash-Out Ticket, check, and deposit ticket for Proof Department.					
11. Retained duplicate copy of Cash-Out Ticket and adding machine tape for balancing records.					

LEARNING ACTIVITIES:

Task 6: Preparing Deposit Tickets for Customers

1. Read the information on Preparing Deposit Tickets for the customer.

2. Examine Illustration #16. Read the information carefully that accompanies each deposit ticket.

3. Following steps 1, 2, and 3, or the procedure for preparing deposit tickets complete the deposit tickets for two of your customers. Be sure you use the type deposit ticket needed for each particular situation. Compare the completed deposit tickets marked Self-Check 9 with those shown in the Answer Key. Your instructor will rate your performance using the Instructor's Checklist.

4. Proceed to the Post-Test.

PREPARING DEPOSIT TICKETS FOR THE CUSTOMER
V-TECS PERFORMANCE OBJECTIVE 62 (TASK 6)

As mentioned previously in this study, there will be occasions when you, as a teller, must prepare deposit tickets for your customers. The following procedure will aid you.

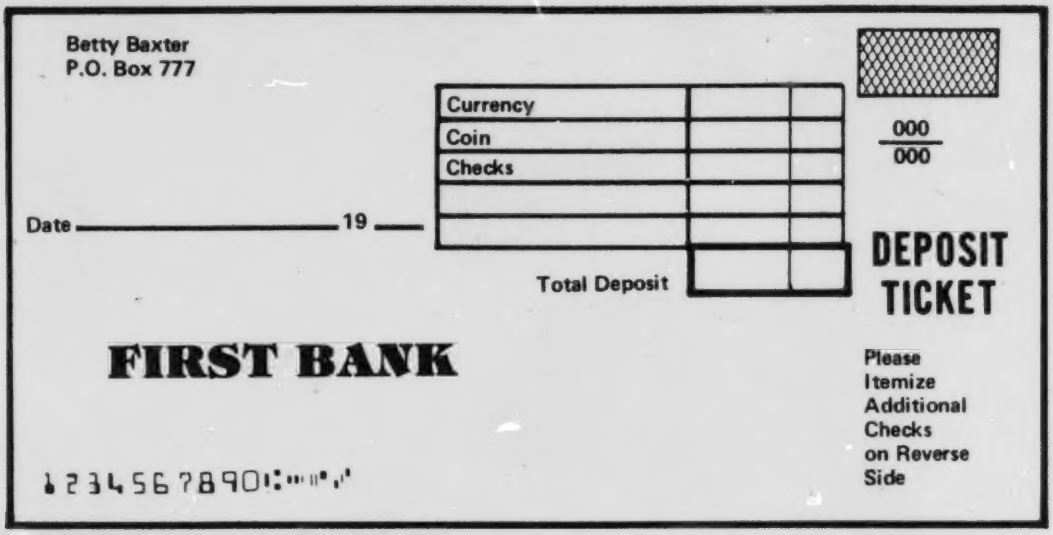
1. Enter preliminary information–date, name, address, and account number. You may have to search your records for the customer's account number if the customer has no personalized deposit ticket or check with him or her.

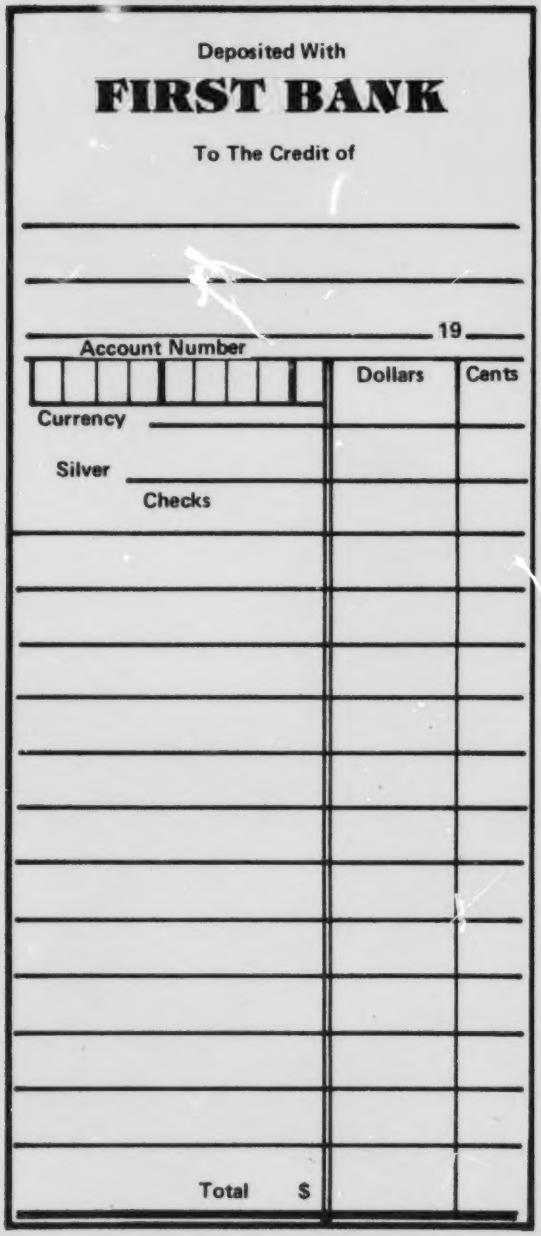
2. Enter amount of deposit–cash and amount of each check separately. Count the cash twice before recording.

3. Enter total amount of deposit.

4. Have the customer initial the amounts placed on the deposit tickets (original and duplicate).

Note: Obtain the necessary forms from your teller's window or cash drawer.





On April 26 Mrs. Baxter, brings her personalized deposit ticket, a check for $100.00, and $100.00 in currency. She cannot complete her deposit ticket and asks you to do this for her. The bank number on the check is 48–34.

Also, on April 26 Mr. Steve Sandy of Route 1, brings a deposit of $200.00 in currency and $5.18 in coins. He has left his deposit ticket at home and does not know his account number. After searching your files you find his account number is 1054–4598–0. You must complete his deposit ticket using a form on hand at the bank.

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Preparing Deposit Tickets for Customer

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #62	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Entered the date, name, address, and account number on the deposit ticket.					
2. Entered the amount of cash on the deposit ticket.					
3. Entered the amount of each check separately on the deposit ticket.					
4. Entered the total on the deposit ticket.					

Congratulations, you have learned to process various kinds of deposits as a bank teller. We will now determine if you are better prepared to handle the duties of a bank teller.

For your final evaluation of the project, you will be required to complete the Post-Test on the next page. Read each item carefully and write your answers on a separate sheet of paper. Be sure your name is on the answer sheet and that it is marked "Post-Test." Give the answer sheet to your instructor when you have completed it.

Clean up your teller's window and prepare to "close" out for the day.

POST-TEST

DIRECTIONS:

Read each statement below and choose the item which best completes the sentence. Use a separate sheet of paper; number your paper from 1 to 15. Write either "a", "b", "c", or "d" beside each number.

1. When depositing a check in person at a bank, an endorsement is required
   a. never
   b. only on payroll checks
   c. always
   d. occasionally

2. The customer receives
   a. both the original and duplicate copies of deposit tickets
   b. only the original deposit ticket
   c. the copy or duplicate of the deposit ticket
   d. none of these

3. A teller may find that preparing a deposit ticket for a customer is
   a. sometimes necessary
   b. not a job of the bank teller
   c. not an important task
   d. an assignment that will be handled by the assistant teller

4. To verify a deposit means to
   a. prove the exactness of a deposit ticket
   b. count the amount of cash being deposited
   c. determine if the check amounts are correct
   d. all of these

5. The bank will have a record showing
   a. every depositor's account number
   b. only the regular customers account numbers
   c. only business account numbers
   d. only the account numbers of customers who have a $100 balance in their accounts

6. A cash-out ticket shows the amount of cash
   a. a depositor places outside the teller's window
   b. a teller handles during the day
   c. a customer receives from a teller
   d. that is outstanding for the teller's records for the day

7. A personalized deposit ticket will have printed on it the customer's
   a. name
   b. address
   c. account number
   d. all of these

POST-TEST

(Continued)

8. If the deposit ticket does not have enough space for listing the checks,you may
   a. list just the total of all checks
   b. use space on the back of the deposit ticket
   c. ask the teller to total the check amounts
   d. draw additional lines on the front side of the deposit ticket

9. A customer's banking account number is
   a. a number assigned by the bank as a customer's identification number
   b. the same as a customer's social security number
   c. always a five digit number
   d. the fraction number on every check

10. A deposit ticket should show
    a. just the amount of currency being deposited
    b. only the coins being deposited
    c. only the checks being deposited
    d. separately, the amount of coins, currency, and checks being deposited

11. A customer may deposit a check and use the same deposit ticket to
    a. request part of the amount in cash
    b. transfer funds to a savings account
    c. record a loan payment
    d. withdraw savings

12. The total amount being deposited is shown on
    a. a deposit ticket
    b. a cash/receipt form
    c. less-cash deposit
    d. a cash-in/cash-out ticket

13. A deposit ticket which shows that a part of the check is to be returned to the depositor in cash is called a
    a. mixed deposit
    b. check/cash deposit
    c. less-cash deposit
    d. regular deposit

14. A cash-in ticket is prepared for
    a. every deposit
    b. deposits consisting of cash
    c. less-cash deposits
    d. deposits consisting only of checks

15. A deposit is the amount a customer
    a. withdraws from an account
    b. adds to an account
    c. receives in a weekly paycheck
    d. deducts for Federal taxes

Take your Post-Test answers to your instructor for correction.

SELF-CHECK 1

Answer Key

1. Most customers use a personalized deposit ticket.
2. The reverse side of the deposit slip will be used when there are several checks that cannot be listed on the face side.
3. Yes
4. The same information must be furnished. Space is provided for currency, coin, and checks; and the date must be written in.
5. The customer's name is not printed on the form. The account number must be added. More space is provided on the face side for listing checks.
6. Terry Thomas
7. April 20
8. $200.12
9. $37.00
10. $14.34
11. $148.78

SELF-CHECK 2

Answer Key

1.	Incorrect	No account number
2.	Incorrect	Checks not listed separately
3.	Incorrect	No breakdown of coin and currency, shows $167.23 as all this amount consisting of currency.
4.	Correct	
5.	Correct	
6.	Incorrect	Date not recorded
7.	Incorrect	Checks not listed separately
8.	Incorrect	Not totaled

SELF-CHECK 3

Answer Key

1. Correct
2. Incorrect — Total amount is wrong, should be $196.77.
3. Incorrect — Currency amount is wrong, should be $285.00. Total of deposit $420.31.
4. Incorrect — Coin amount is wrong, should be $10.25. Total of deposit $203.25.

SELF-CHECK 4

Answer Key

1. A duplicate of a deposit ticket is needed so the bank will have a copy and the customer will have a copy.
2. The customer gets the duplicate copy of the deposit ticket.
3. A cash-in ticket is used to record the amount of cash a teller receives.
4. The original copy of the cash-in ticket is kept with the deposit ticket.
5. The duplicate copy of the cash-in ticket is given to the customer.
6. The Proof Department gets the cash-in tickets after the teller finishes with them.

SELF-CHECK 5

Answer Key

RECEIPT OF DEPOSIT

Customer Mary Muffett

Date Current Date 19 ____

Currency	95	00
Coin	2	00
Checks		
Total Deposit	97	00

Teller Identification: Student

FIRST BANK

⑆234567890⑆ ⑈3⑈2

SELF CHECK NO. 5

DATE current

CASH IN-OUT TICKET

SELF CHECK NO. 5

CASH-IN	
$	¢
97	00

TELLER Student

DATE current

CASH IN-OUT TICKET

SELF CHECK NO. 5

CASH-IN	
$	¢
290	00

TELLER Student

RECEIPT OF DEPOSIT

Customer Jack Horner

Date CURRENT DATE ____

Currency	290.00
Coin	
Checks	
Total Deposit	290.00

Teller Identification: Student

FIRST BANK

⑆234567890⑆ ⑈4⑈3

SELF CHECK NO. 5

SELF-CHECK 6

Answer Key

RECEIPT OF DEPOSIT

Customer Tom Thumb

Date current date 19____

Currency		
Coin		
Checks 67-73	205	00
69-78	84	71
Total Deposit	289	71

Teller Identification Student

FIRST BANK

⑆123456789⑆ ⑈⑈⑈⑆ ⑆⑈7

SELF CHECK NO. 6

RECEIPT OF DEPOSIT

Customer Susie Simpson

Date current date 19____

Currency		
Coin		
Checks 67-73	50	00
67-73	141	00
Total Deposit	191	00

Teller Identification Student

FIRST BANK

⑆123456789⑆ ⑈⑈⑈⑆ ⑆⑈52

SELF CHECK NO. 6

SELF-CHECK 7

Answer Key

RECEIPT OF DEPOSIT

Customer Joe Jolley

Date current date 19 ____

Currency	40	00
Coin	4	00
Checks	50	00
Total Deposit	94	00

Teller Identification Student

FIRST BANK

⑆123456789⑆ ⑈ ⑈ 47

SELF CHECK NO. 7

DATE ____

CASH IN-OUT TICKET

SELF CHECK NO. 7

CASH-IN	
$ 44	¢ 00

TELLER Student

DATE ____

CASH IN-OUT TICKET

SELF CHECK NO. 7

CASH-IN	
$ 110	¢ 00

TELLER Student

RECEIPT OF DEPOSIT

Customer ~~Lilly Laffy~~

Date current date 19 ____

Currency	110	00
Coin		
Checks	120	00
Total Deposit	230	00

Teller Identification Student

FIRST BANK

⑆123456789⑆ ⑈ ⑈ 45

SELF CHECK NO. 7

SELF-CHECK 8

Answer Key

RECEIPT OF DEPOSIT

Customer Doris Silby

Date current date 19 ____

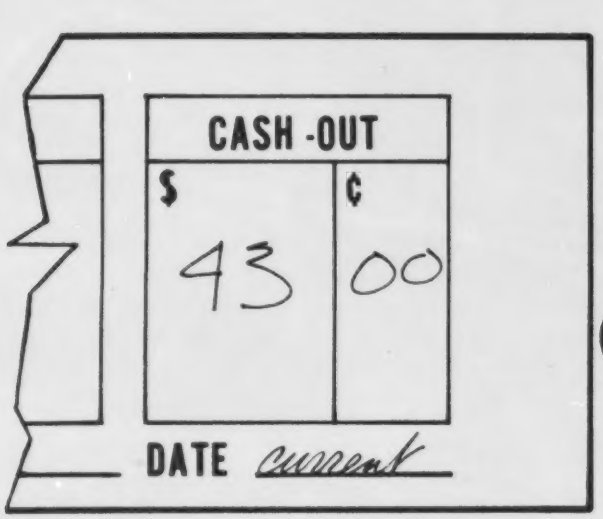
Currency		
Coin		
Checks 67-73	543	00
LESS CASH	43	00
Total Deposit	500	00

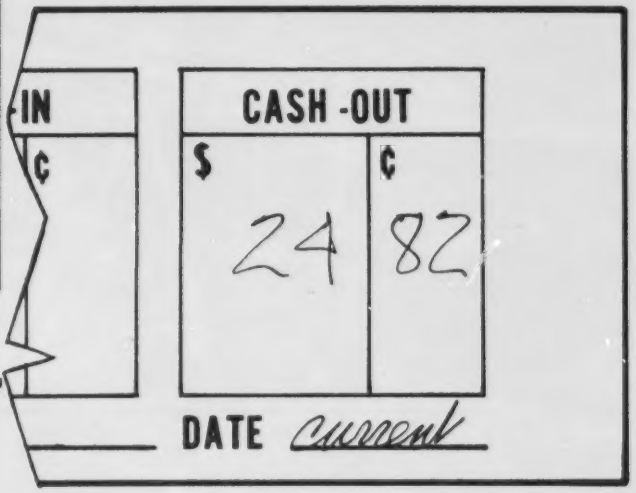
Teller Identification: Student

FIRST BANK

⑆123456789⑆ ⑈ ⑈ ⑆49

SELF CHECK NO. 8





RECEIPT OF DEPOSIT

Customer Bill Biggers

Date current date 19 ____

Currency		
Coin		
Checks 67-73	574	82
LESS CASH	24	82
Total Deposit	550	00

Teller Identification: Student

FIRST BANK

⑆123456789⑆ ⑈ ⑈ ⑆53

SELF CHECK NO. 8

SELF-CHECK 9

Answer Key

Betty Baxter
P.O. Box 777

Date April 26 19 --

Currency	100	00
Coin		
Checks 48-34	100	00
Total Deposit	200	00

000
000

DEPOSIT TICKET

FIRST BANK

Please Itemize Additional Checks on Reverse Side

1 2 3 4 5 6 7 8 9 0

Deposited With

FIRST BANK

To The Credit of

Steve Sandy
Route 1
April 26 19 --

Account Number 1 0 5 4 4 5 9 8 0

	Dollars	Cents
Currency	200	00
Silver	5	18
Checks		
Total $	205	18

BT
III–A, 60

HANDLING DEPOSITS

INSTRUCTOR'S HANDBOOK

Prepared by

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State Department of Education
Office of Vocational Education
Office Occupations Education
Columbia, South Carolina 29201

In Cooperation With

Vocational Education Media Center
Clemson University
Clemson, South Carolina 29631

1978

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Module No. III–A

INSTRUCTOR'S GUIDE TO LEARNING ACTIVITIES

MODULE TITLE: HANDLING DEPOSITS

Learning Activity Numbers

OBJECTIVE (S): Given deposit tickets, checks, amounts of currency and coin, teller's stamp, and receipt forms, student will verify and prove cash deposits, deposits made with checks, and less-cash deposits. The student will prepare duplicate receipts of deposits and will prepare deposit tickets for customers when necessary.

INSTRUCTION SHEETS

I	Title: Examining Deposit Tickets for Acceptability	
II	Title: Processing Cash Deposits	
III	Title: Processing Deposits Consisting of Checks	
IV	Title: Processing Deposits Consisting of Cash and Checks	
V	Title: Processing a Less-Cash Deposit	
VI	Title: Preparing Deposit Tickets for Customers	

STUDENT SELF-CHECKS INCLUDED IN MODULE

I	Title: Examining Deposit Tickets	
II	Title: Processing Cash Deposits	
III	Title: Processing Deposits Consisting of Checks	
IV	Title: Processing Deposits Consisting of Cash and Checks	
V	Title: Processing a Less-Cash Deposit	
VI	Title: Preparing Deposit Tickets for Customers	

SUPPLEMENTAL MATERIALS

Banking Services -- Transparencies
Banking Services -- Script

(available from the vocational Education Media Center, Clemson University, Clemson, South Carolina 29631)

TEXTBOOKS AND REFERENCE BOOKS REQUIRED

MANUALS, SPECIFICATION SHEETS REQUIRED

FILMSTRIP PRESENTATIONS & AV MATERIALS REQUIRED

SPECIAL TOOLS, EQUIPMENT & SUPPLIES REQUIRED

pen or pencil, paper, stapler or paper clips, adding machine (helpful, but not necessary) deposit receipt forms, deposit tickets, cash in–out forms

ATTITUDES & VALUES TO BE DEVELOPED

* NOTES TO THE TEACHER TO ASSIST IN WORKING WITH THIS MODULE

This project may be used for class instruction by using transparencies made from the illustrations of the forms in the Learning Activity Package. Whether the project is for a class or for an individual project you will need to provide copies of the following forms needed for various deposit situations:

The forms are found near the end of this handbook. You should duplicate the number needed for completion of the project. Place the forms in a designated place such as a teller's window.

A Pre-Test is provided to determine a student's knowledge before beginning the project. For the Post-Test the student will be required to answer similar questions so that his or her progress can be determined. Answers to all Self-Checks are found in the Student Learning Activity Package. Answers to the Pre and Post-Testsare included in this handbook.

FORM	NO. NEEDED PER STUDENT
Cash In-Out Tickets	6
Deposit Receipt Forms	8
Personalized Deposit Ticket	1
Bank Deposit Ticket	1
Duplicate of Cash-In/Cash-Out	6
Duplicate of Deposit Receipt	8

PRE-TEST

DIRECTIONS:

Read each statement below and choose the item which best completes the sentence. Use a separate sheet of paper, number your paper from 1 to 15. Write either "a", "b", "c", or "d" beside each number.

1. A deposit is the amount a customer
   a. withdraws from an account
   b. adds to an account
   c. receives for his weekly pay
   d. borrows from a friend

2. The total amount being deposited is shown on
   a. a deposit ticket
   b. a cash/receipt form
   c. an invoice
   d. a cash in-out ticket

3. A deposit ticket should show
   a. just the amount of currency being deposited
   b. only the coins being deposited
   c. only the checks being deposited
   d. separately, the amount of coins, currency, and checks being deposited

4. If the deposit ticket does not have enough space for listing the checks, you may
   a. list just the total of all checks
   b. use space on the back of the deposit ticket
   c. ask the teller to total the check amounts
   d. draw additional lines on the front side of the deposit ticket

5. A customer may deposit a check, and on the same deposit ticket
   a. request part of the amount in cash
   b. transfer funds to a savings account
   c. record a loan payment
   d. none of these

6. A deposit ticket which shows that a part of the amount of the check is to be returned to the depositor in cash is called
   a. a mixed deposit
   b. a check/cash deposit
   c. a less cash deposit
   d. a regular deposit

7. A teller may find that preparing a deposit ticket for a customer is
   a. sometimes necessary
   b. not a job of the bank teller
   c. not an important task
   d. an assignment that will be handled by the assistant teller

8. A cash-in ticket will be prepared for
   a. every deposit
   b. deposits consisting of cash
   c. less cash deposits
   d. deposits consisting only of checks

PRE-TEST

(Continued)

9. The customer receives
   a. both the original and duplicate copies of deposit tickets
   b. only the original deposit ticket
   c. the copy or duplicate of the deposit ticket
   d. none of these

10. When depositing a check in person at a bank an endorsement is required
   a. never
   b. only on payroll checks
   c. always
   d. occasionally

11. A cash-out ticket shows the amount of cash
   a. a depositor places outside the teller's window
   b. a teller handles during the day
   c. a customer received from a teller
   d. that is outstanding for the teller's records for the day

12. A customer's banking account number is
   a. a number assigned by the bank as a customer's identification number
   b. the same as customer's social security number
   c. always a five digit number
   d. the fraction number on every check

13. A personalized deposit ticket will have printed on it the customer's
   a. name
   b. address
   c. account number
   d. all of these

14. The bank will have a record showing
   a. every depositor's account number
   b. only the regular customers' account numbers
   c. only business account numbers
   d. only the account numbers of customers who have a $100 balance in their accounts.

15. To verify a deposit means to
   a. prove the exactness of a deposit ticket
   b. count the amount of cash being deposited
   c. determine if the check amounts are correct
   d. all of these

Have your instructor check your answers with the Pre-Test Key. If you score 100% on the Pre-Test, check with your instructor. You may not need to complete all activities in this package.

POST-TEST

DIRECTIONS:

Read each statement below and choose the item which best completes the sentence. Use a separate sheet of paper, number your paper from 1 to 15. Write either "a", "b", "c", or "d" beside each number.

1. When depositing a check in person at a bank, an endorsement is required
   a. never
   b. only on payroll checks
   c. always
   d. occasionally

2. The customer receives
   a. both the original and duplicate copies of deposit tickets
   b. only the original deposit ticket
   c. the copy or duplicate of the deposit ticket
   d. none of these

3. A teller may find that preparing a deposit ticket for a customer is
   a. sometimes necessary
   b. not a job of the bank teller
   c. not an important task
   d. an assignment that will be handled by the assistant teller

4. To verify a deposit means to
   a. prove the exactness of a deposit ticket
   b. count the amount of cash being deposited
   c. determine if the check amounts are correct
   d. all of these

5. The bank will have a record showing
   a. every depositor's account number
   b. only the regular customers' account numbers
   c. only business account numbers
   d. only the account numbers of customers who have a $100 balance in their accounts

6. A cash-out ticket shows the amount of cash
   a. a depositor places outside the teller's window
   b. a teller handles during the day
   c. a customer receives from a teller
   d. that is outstanding for the teller's records for the day

7. A personalized deposit ticket will have printed on it the customer's
   a. name
   b. address
   c. account number
   d. all of these

8. If the deposit ticket does not have enough space for listing the checks, you may
   a. list just the total of all checks
   b. use space on the back of the deposit ticket
   c. ask the teller to total the check amounts
   d. draw additional lines on the front side of the deposit ticket

POST-TEST

(Continued)

9. A customer's banking account number is
   a. a number assigned by the bank as a customer's identification number
   b. the same as a customer's social security number
   c. always a five digit number
   d. the fraction number on every check

10. A deposit ticket should show
   a. just the amount of currency being deposited
   b. only the coins being deposited
   c. only the checks being deposited
   d. separately the amount of coins, currency, and checks being deposited

11. A customer may deposit a check and use the same deposit ticket to
   a. request part of the amount in cash
   b. transfer funds to a savings account
   c. record a loan payment
   d. withdraw savings

12. The total amount being deposited is shown on
   a. a deposit ticket
   b. a cash/receipt form
   c. an invoice
   d. a cash-in/cash-out ticket

13. A deposit ticket which shows that a part of the check is to be returned to the depositor in cash is called a
   a. mixed deposit
   b. check/cash deposit
   c. less-cash deposit
   d. regular deposit

14. A cash-in ticket is prepared for
   a. every deposit
   b. deposits consisting of cash
   c. less cash deposits
   d. deposits consisting only of checks

15. A deposit is the amount a customer
   a. withdraws from an account
   b. adds to an account
   c. receives in a weekly paycheck
   d. deducts for Federal taxes

Take your Post-Test answers to your instructor for correction.

PRE-TEST

Answer Key

1. b
2. a
3. d
4. b
5. a
6. c
7. a
8. b
9. c
10. c
11. c
12. a
13. d
14. a
15. d

POST-TEST

Answer Key

1. c
2. c
3. a
4. d
5. a
6. c
7. d
8. b
9. a
10. d
11. a
12. a
13. c
14. b
15. b

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Examine Deposit Tickets for Acceptability

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #14	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Checked to see that the name, address, account number, and date were present on the deposit ticket.					
2. Checked to see that cash and check amounts were listed separately on the deposit ticket.					
3. Verified the amount of cash for deposit.					
4. Verified the amount of each check for the deposit.					
5. Verified the total amount of the deposit.					

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Deposits

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #52	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Examined deposit ticket for date, account number, name, and address.					
2. Counted each denomination of cash and listed total of that denomination on adding machine.					
3. Computed total amount of cash on adding machine.					
4. Sorted cash by denomination and placed in proper compartment of cash drawer.					
5. Stamped both copies of deposit ticket with teller's stamp.					
6. Returned duplicate copy of deposit ticket to customer.					
7. Made Cash-In Ticket for amount received.					
8. Placed original copy of Cash-In Ticket on top of original copy of deposit ticket.					
9. Retained original copy of Cash-In Ticket and of deposit ticket for Proof Department.					

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Deposits (Continued)

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #52	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
10. Retained duplicate copy of Cash-In Ticket and adding machine tape for balancing records.					

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Check Deposits

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #53	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Examined deposit ticket for acceptability.					
2. Examined all checks for endorsement.					
3. Listed and computed total amount of checks on adding machine.					
4. Compared total amount of checks listed with amount listed on deposit ticket.					
5. Stamped both copies of deposit ticket with teller's stamp.					
6. Placed paper clip or rubber band around checks.					
7. Placed checks on top of original copy of deposit ticket.					
8. Retained checks and original copy of deposit ticket for Proof Department.					
9. Retained adding machine tape for balancing records.					

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Cash and Check Deposits

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #54	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Examined deposit ticket for date, account number, name, and address.					
2. Counted cash by each denomination and listed total of that denomination on adding machine.					
3. Computed total amount of cash on adding machine.					
4. Compared amount on tape with amount on deposit ticket.					
5. Placed check mark by cash amount on deposit ticket.					
6. Made Cash-In Ticket for amount of cash received.					
7. Examined all checks for endorsement.					
8. Listed and computed total amount of checks on adding machine.					
9. Compared total amount of checks listed on adding machine with amount listed on deposit ticket.					

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Cash and Check Deposits (Continued)

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #54	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
10. Stamped both copies of deposit ticket with teller's stamp.					
11. Returned duplicate copy of deposit ticket to customer.					
12. Sorted cash by denomination and placed in proper compartments of cash drawer and coin tray.					
13. Placed original copy of Cash-In Ticket on top, checks next, and original copy of deposit ticket on bottom.					
14. Retained original copy of Cash-In Ticket, checks, and original copy of deposit ticket for Proof Department.					
15. Retained duplicate copy of Cash-In Ticket and adding machine tape for balancing records.					

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Less-Cash Deposits

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #55	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Examined deposit ticket for date, account number, name, and address.					
2. Examined check for acceptability.					
3. Using adding machine, listed amount of check and subtracted total shown on deposit ticket.					
4. Compared total listed on adding machine tape with less-cash item listed on deposit ticket.					
5. Dispensed cash to customer in proper manner.					
6. Stamped both copies of deposit ticket with teller's stamp.					
7. Returned duplicate copy of deposit ticket to customer.					
8. Made Cash-Out Ticket for amount paid.					
9. Placed original copy of Cash-Out Ticket on top, check next, and deposit ticket on bottom.					

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Processing Less-Cash Deposits (Continued)

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #55	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
10. Retained original copy of Cash-Out Ticket, check, and deposit ticket for Proof Department.					
11. Retained duplicate copy of Cash-Out Ticket and adding machine tape for balancing records.					

MODULE NO. III–A

NAME_____

DATE_____

INSTRUCTOR'S CHECKLIST

PERFORMANCE SCALE – Preparing Deposit Tickets for Customer

N/A – The skill was not applicable to this situation

Poor – The student can not perform the skill

Fair – The student can perform this skill satisfactorily but requires periodic supervision and/or assistance

Good – The student can perform this skill effectively without assistance and/or supervision

Excellent – The student can perform this skill without supervision and/or assistance with proficiency in speed

ACTIVITY V–TECS Objective #62	EVALUATION				
	N/A	POOR	FAIR	GOOD	Excellent
1. Entered the date, name, address, and account number on the deposit ticket.					
2. Entered the amount of cash on the deposit ticket.					
3. Entered the amount of each check separately on the deposit ticket.					
4. Entered the total on the deposit ticket.					

CASH
IN-OUT
TICKET

CASH-IN		CASH-OUT	
$	¢	$	¢

ORIGINAL TELLER _____ DATE _____

CASH
IN-OUT
TICKET

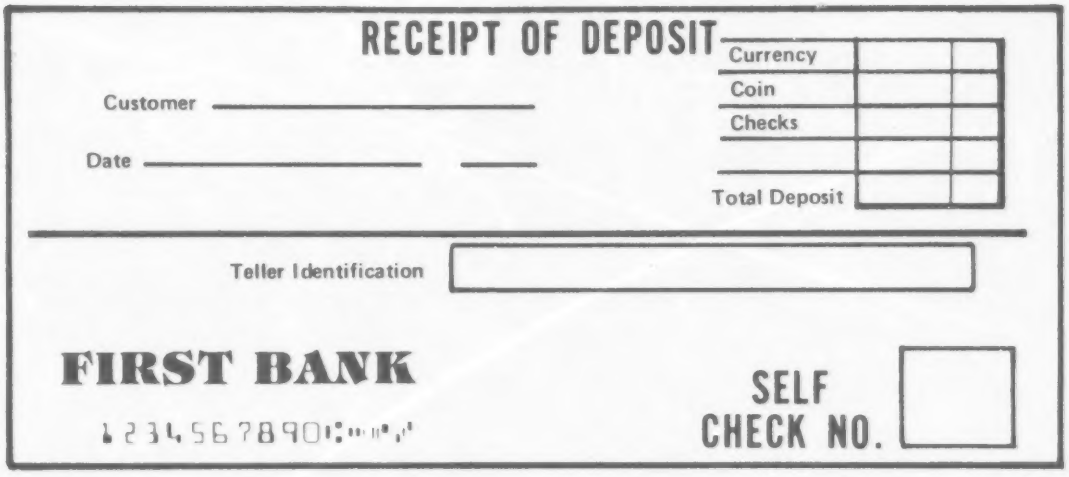
CASH-IN		CASH-OUT	
$	¢	$	¢

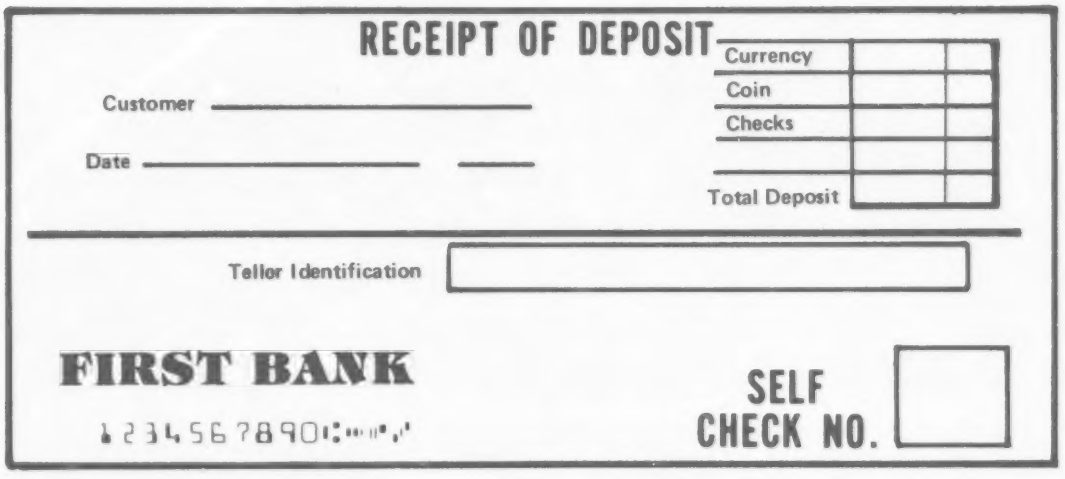
ORIGINAL TELLER _____ DATE _____

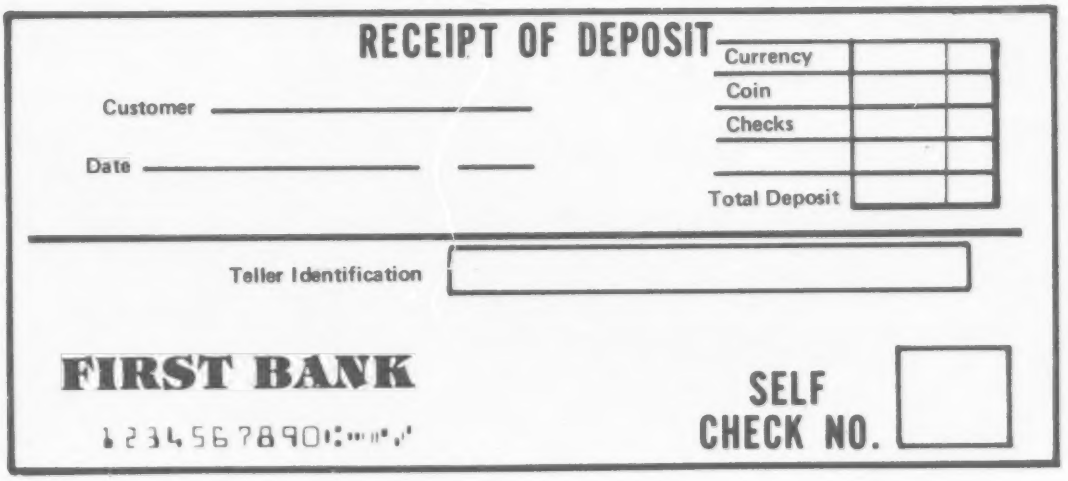
CASH
IN-OUT
TICKET

CASH-IN		CASH-OUT	
$	¢	$	¢

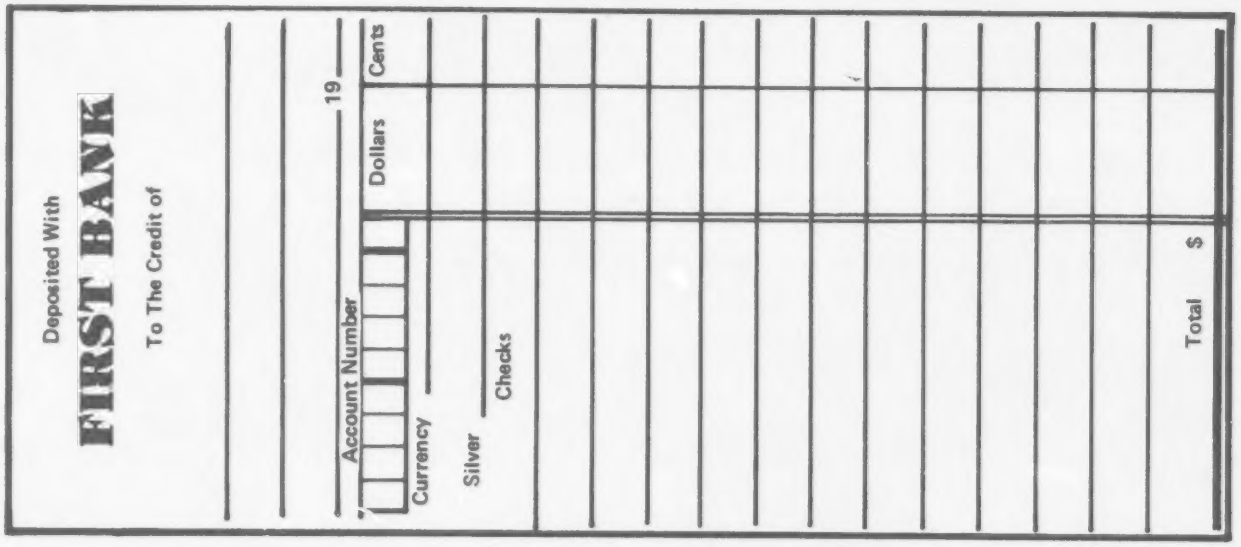
ORIGINAL TELLER _____ DATE _____


RECEIPT OF DEPOSIT
Currency
Coin
Checks
Total Deposit
Customer
Date
Teller Identification
FIRST BANK
SELF
CHECK NO.

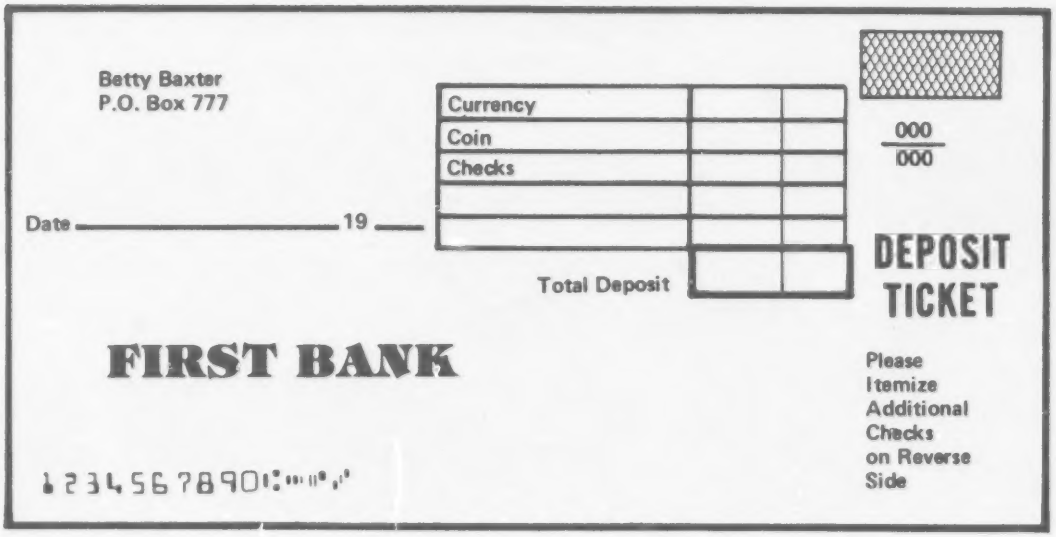

RECEIPT OF DEPOSIT
Currency
Coin
Checks
Total Deposit
Customer
Date
Teller Identification
FIRST BANK
SELF
CHECK NO.


RECEIPT OF DEPOSIT
Currency
Coin
Checks
Total Deposit
Customer
Date
Teller Identification
FIRST BANK
SELF
CHECK NO.

BANK DEPOSIT TICKET



PERSONALIZED DEPOSIT TICKET



CASH IN-OUT TICKETS
(DUPLICATE)

CASH
IN-OUT
TICKET

CASH-IN		CASH-OUT	
$	¢	$	¢

DUPLICATE TELLER _____ DATE _____

CASH
IN-OUT
TICKET

CASH-IN		CASH-OUT	
$	¢	$	¢

DUPLICATE TELLER _____ DATE _____

CASH
IN-OUT
TICKET

CASH-IN		CASH-OUT	
$	¢	$	¢

DUPLICATE TELLER _____ DATE _____